



**WITH EXPANDED PROFESSIONAL LIABILITY COVERAGE, THE HARTFORD'S BEST JUST GOT BETTER.**

For 30+ years, our Spectrum® Business Owner's Policy (BOP) has set the standard for value by offering industry-focused solutions that include features not available from every insurance company. By extending our Professional Liability coverage offering to 18 additional classes, our best just got better.<sup>1</sup> And, it's even easier for you to deliver the solutions your customers need.

**The Hartford's new Professional Liability endorsement is now available to help protect:**

Accounting & Auditing Services Firms	Interior Decorators
Advertising Agencies	Interpreters or Translators
Answering Service Companies	Market Research Firms
Consultants - Business or Management	Notary Publics
Consultants - Wedding	Public Speakers
Copying & Duplicating Services	Stenographic & Secretarial Service Companies
Court Reporters	Tax Preparers & Bookkeepers
Embroidery Operations	Telemarketing Firms
Graphic Artists & Designers	Travel Agencies

**An Industry-Specific Approach to Professional Liability**

No two professional services firms are exactly alike. There's no way a one-size-fits-all approach can meet your customers' specific needs. It's why The Hartford's Professional Liability coverage offers:

- Class-specific endorsements that reflect the professional services provided by a wide range of professional services companies
- A broad range of coverage limit and deductible options<sup>2</sup>
  - » Coverage limit: \$10,000 - \$2,000,000
  - » Deductible: \$0 - \$25,000
- Coverage options that help maximize protection
  - » **Extended Reporting Period (ERP)**<sup>3</sup>  
Extends the period of time, after coverage ends, during which a claim can be reported and still considered eligible for coverage. Generally, Professional Liability policies require that a claim is made and reported during the policy term. With an ERP, an eligible claim made and reported to us after policy termination, but within the extended reporting period, will be covered as if it was reported during the policy period. This provides your customers with extended protection, helping to avoid a coverage gap.
  - » **Defense in Addition to Limits**<sup>4</sup>  
Means defense costs do not reduce the Professional Liability coverage limits. Defense costs can add up quickly, so having a separate limit for attorney's fees leaves more money for a settlement or judgment. This is important because it preserves coverage limits for damage awards, rather than using them up on defense costs for the claim.

**In addition to tailored coverage, your customers will appreciate the benefits of one policy and one bill - it doesn't get more convenient than that.**

**Prepare. Protect. Prevail.®**

**RPM Managing General Agency, Inc.  
Broker Advisor**

800.394.2767 Ext. 1064

Send completed ACORDs to [info@rpmnga.com](mailto:info@rpmnga.com)



<sup>1</sup> We will continue to offer our existing Professional Liability products to classes for which Professional Liability is currently available. For copying and duplicating classes, for policies written prior to 6/6/15, these policies will keep Printers Errors and Omissions, but may elect the new Professional Liability endorsement. For policies written on or after 6/6/15, copying and duplicating classes will only be eligible for the new Professional Liability endorsement.

<sup>2</sup> Available options vary by type of business and by state

<sup>3</sup> Availability and options vary by state; coverage must be requested and approved. The claim must arise out of the wrongful act or personal injury that occurred after the retroactive date and prior to the end of the policy period.

<sup>4</sup> Some states require that certain limits of defense costs be offered in addition to damage limits. As such, defense in addition to limits will be included automatically with Professional Liability coverage in those states.

## A Higher Standard of Standard Features

### Claims Made

Provides coverage for claims made and reported, during the policy period. Purchase of an extended reporting period extends the period of time during which a claim can be submitted and considered eligible for coverage during that policy period.

### Special Coverage Features for Sole Proprietors<sup>5</sup>

For sole proprietors, additional extended reporting period options are available, at no additional cost, in the event of:

Retirement	ERP continues indefinitely
Death	ERP continues until your executor/administrator is discharged
Disability	ERP continues until you're no longer disabled

### Full Prior Acts<sup>6</sup>

Most business owners purchase insurance to help protect them from the unknown. Many think of the unknown as future events. However, full prior acts coverage protects against unknown errors or omissions that took place prior to the policy's effective date, regardless of how far in the past. This feature is automatically included for most classes and can offer customers a greater sense of security.

## Our Underwriters Want to Help You Write Business

Our expanded Professional Liability coverage is easily endorsed onto eligible new and renewal Spectrum policies<sup>7</sup> and doesn't require any underwriting review or "touch" for most classes.

- Business & Personal Services (not listed below): no touch
- Business & Management Consultants; Tax Preparers & Bookkeepers: low touch
- Accounting & Auditing Services: medium touch

And, when it comes to underwriting support, you can expect the same level of responsiveness you're accustomed to. All referrals for the new classes will be handled by the same experienced underwriters who currently assist you with writing Errors & Omissions coverage for Technology & Life Science business. For all other questions, contact your underwriter. They're here to help you write business.

## Helping Small Businesses Prevail

For more than 200 years, The Hartford has helped prepare and protect over 1 million small businesses so they can prevail when the unexpected strikes.



Now it's easier than ever for you to deliver the solutions your customers' need, while helping them prepare for the unexpected.

**QUOTE THE HARTFORD TODAY.** Visit [thehartford.com/pl](http://thehartford.com/pl) to learn more.

<sup>5</sup> Coverage must be requested and approved for qualified applicants.

<sup>6</sup> Prior Acts coverage for Accountants, Tax Preparers and Business Consultants must be requested and approved. Various options for Prior Acts coverage for these classes are available.

<sup>7</sup> Only applies to business written in Sentinel Insurance Company, Ltd.

This document provides an overview of coverages and services. Coverages may differ by state. All coverages are individually underwritten. For a complete description of coverage terms, including limitations, exclusions and conditions, refer to the insurance policy. In the event of a loss, the terms of the policy issued will determine the coverage provided. All information and representations herein are as of April 1, 2015.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. **In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company.** In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, 690 Asylum Avenue, Hartford, CT 06155.



Property  
Liability  
Workers' Comp  
Business Auto