

# Protect your profession

In today's litigious society, professionals in all fields need protection from allegations of mistakes or errors. Insurance protection may help you avoid paying dearly in the event of such allegations.

### Ask yourself what would happen if:

- your client accused you of making a mistake and sued you for causing them financial harm?
- you were the target of an investigation brought against you by a licensing or ethics board for a professional error?
- you were sued for errors made by a hired independent contractor for work done on your behalf?

Our agency, in partnership with The Hanover, can offer you insurance that protects you from legal judgments and fees caused by "wrongful acts." This includes breaches of duty, errors, malpractice, neglect, negligence and omissions, alleged or actual.

If a client sues you for any of these reasons, you could end up facing thousands—and in some cases, millions—of dollars in damages, and huge legal bills incurred for your defense. Not many independent professionals or small firms can absorb such losses and remain in business. Can you?

#### Professional liability coverage:

- Third party liability coverage, defense and indemnity
- Personal injury coverage—including wrongful eviction
- Disciplinary proceedings defense expenses—
   \$250 per day/\$10K per policy period
- Extra expense coverage for expenses incurred to attend hearing and trials—\$250 per day/up to \$5K per claim

- Pre-claim assistance coverage
- 50% deductible credit for settlement of claims by way of mediation
- Punitive damages—where insurable by law
- Definition of insured includes independent contractors
- Automatic 60-day extended reporting period
- Defense expenses outside the limit of liability
- Complimentary 24/7 risk management hotline



## Get covered in minutes

When you're ready to purchase a professional liability policy for yourself or your organization, Field Nation can make it easy for you.

It takes just a few minutes to receive a quote and purchase this coverage in our online self-service portal, allowing you to get back to business quickly.

Go to https://quotes-hanover.coverwallet.com/?agencyID=3010& to get started.

#### Why The Hanover?

The Hanover is a leading property and casualty insurance company offering a broad portfolio of tailored coverage solutions for personal, commercial and specialty customers. The Hanover is a Fortune 1000® company, with nationally-recognized claims service and proactive risk management expertise. The company's financial strength has earned it high marks from key industry analysts, including an "A" rating (Excellent) by A.M. Best Company.



The Hanover Insurance Company 440 Lincoln Street, Worcester, MA 01653

hanover.com
The Agency Place (TAP)—https://tap.hanover.com

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