

Professional Liability Rates Cut in Half!

Finally – an affordable liability solution that lets you buy insurance coverage to protect your business and personal assets, provide the needed liability certificates to your clients, and allows you to become more effective marketing your professional practice so you can grow your business.

Business Management Consultants have typically taken a back seat to others when it came down to getting attention from the insurance industry for a comprehensive liability solution tailored to meet their needs. Insurance Companies have offered half hearted attempts to fit this important segment of our economy into Businessowners policies (BOPs) that were designed for main street retail business establishments that have extensive real and personal property exposures. The problem with that approach is they make the small business management consultant pay for property exposures they do not have or wish to insure thereby artificially driving up the cost.

Protection Advantage has insured business management consultants for over 20 years and has now designed a comprehensive liability solution that provides the needed protection for professional liability, general liability, and personal injury liability exposures. This comprehensive liability package is able to save money by not forcing you to pay for coverage you don't want or need. While those consultants that truly have property exposures can continue to purchase property and liability packages, those consultants that do not – now have an affordable comprehensive liability solution. This state of the art policy includes the following extra features:

- Comprehensive General Liability Coverage Part with its own separate limits
- Personal Injury Coverage included in CGL so it does not erode E&O limits
- Separate Claims made E&O coverage part with Defense Expense outside the limits
- E&O coverage part available on its own
- Broad coverage agreement for any wrongful act
- \$0 Deductible for defense expense (\$1,000 for actual damages only)
- 50% reduction in deductible for claims resolved through mediation
- Coverage for Disciplinary Proceedings up to \$7,500
- Broad Definition of insured including sub-contractors
- Automatic coverage for acquisitions up to 90 days
- \$250 per day / \$5,000 per claim for your loss of earnings to defend a claim
- Worldwide coverage territory for claims brought in the U.S.
- Optional extended Reporting available for 12,24,36,60 and unlimited months
- Loss free renewal credits available

This unique and important breakthrough coverage is available on an admitted basis and backed by an AM Best's "A +" rated carrier. If you are a sole proprietor or small consulting firm with five or less consultants and receipts less than \$1 Million annually, you may now qualify for this special coverage and rating.

Call *Protection Advantage* today at 1-800-998-5545 and start saving money on your professional liability insurance!