



Is your legal business protected?

Get the insurance you need

TAILORED COVERAGE FOR LEGAL SERVICES

PROFESSIONAL LIABILITY (PL)

Also known as errors and omissions, or E&O, coverage, this protects you from claims of negligence during the course of conducting business. You're protected even if you haven't made a mistake.

GENERAL LIABILITY (GL)

Protects your business from a third party's claims of bodily injury, property damage, and personal injury like slander and libel.

ELIGIBLE PROFESSIONS

- Claims adjusting
- Court reporting
- Document preparation
- Attorney
- Paralegal
- Expert witness services
- Notary services
- Process server
- Trustee services
- Other legal services

Call me to get a quote today!

Ann M. Curcuru | (248) 765-4671 | ann@curcuruagency.com | www.curcuruagency.com

Why do I need insurance?



Common risks for legal professionals

- Bodily injury
- Defamation, libel, slander
- Dissatisfied client
- Emotional distress
- Negligence
- Personal injury
- Third-party property damage
- And much more

One in 45 small business owners experience a claim*

CLAIM SCENARIOS FOR FINANCIAL SERVICES

PL CLAIM EXAMPLE

Negligence: You are the owner of a document preparation company. One of your employees is assisting the human resources department of a large company in transitioning their paper files to an electronic system. The employee accidentally shreds numerous documents before they are scanned correctly and the company is later sued for failing to maintain the proper documentation. The client company makes a claim against your document preparation firm. Professional liability insurance protects against claims of negligence, and will appoint an attorney to defend you if needed, even if you haven't made a mistake.

GL CLAIM EXAMPLE

Bodily injury: A client is leaving the offices of your small law firm on a winter day. The client slips and falls on the sidewalk outside the office. Your law firm is found liable for her injuries because you failed to adequately clear the sidewalks. General liability insurance protects against third-party claims of bodily injury, associated medical costs, and potential legal action.

Why insure your business through Hiscox?



Experts in small business

- The only insurer to specialize in small business



100 years of experience

- Origins dating back to 1901



Flexible payment options

- Pay monthly or annually



Strong customer service

- Rated 4.7 out of 5 with 10,808 reviews (between 10/2011 and 4/2018)

Ready to get started?

Contact me today to get same-day coverage for your business

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HERE'S SOME INFORMATION THAT YOU'LL NEED

- ✓ **Business location**, including the physical address, whether you own or rent the location, and square footage
- ✓ **Number of employees**, now and anticipated over the next year. Include full-time, part-time and temporary employees
- ✓ **Estimated gross sales** for the next 12 months, and estimated gross sales from your largest single customer
- ✓ **Estimated payroll expense** for the next 12 months
- ✓ If your business uses a **written contract**, have an example available

There will be additional questions, depending on your answers to these and the type of business you have.

*Based on Hiscox claim data from 1/1/2016-1/30/2019

This information is provided to assist you in understanding the coverage Hiscox offers and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting approval, and coverage terms and limits may vary by class of business and may not be available in all states.

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