



Is your marketing business protected?

Get the insurance you need

TAILORED COVERAGE FOR MARKETING AND PR 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

- Advertising
- Brand consultant
- Digital marketing
- Direct marketing
- Market research
- Marketing/media consulting
- Public relations
- Search engine services (SEO/SEM)
- Social media consultant
- Other marketing/PR 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 marketing and PR professionals

- Bodily injury
- Copyright infringement
- Defamation, libel, slander
- Dissatisfied client
- Loss of client revenue
- Lost or damaged equipment
- Negligence
- Third-party equipment damage
- Trademark infringement
- And much more

One in 45 small business owners experience a claim*

CLAIM SCENARIOS FOR MARKETING AND PR SERVICES

PL CLAIM EXAMPLE

Negligence: You are a media consultant working on an ad campaign for a new product, and you place ads in several print trade publications. The largest of the publications placed the ad on a page directly opposite a competitor's ad for a similar product. The client sues you for negligence. 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

Third-party property damage: You are market research consultant delivering a presentation at a client's site. During the presentation, you knock an expensive projector off the conference table, breaking it. The client files a claim to recover the cost of the projector. General liability insurance protects against third-party property damage, and would cover the cost to replace the item.

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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