



Is your consulting
business protected?

Get the insurance you need

TAILORED COVERAGE FOR CONSULTANTS

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

- Business consulting
- Education consulting
- Human resources consulting
- IT consulting
- Management consulting
- Marketing consulting
- Research consulting
- Resume consulting
- Strategy consulting
- Other consulting 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 consulting professionals

- Bodily injury
- Defamation, libel, slander
- Dissatisfied client
- Errors and omissions by temporary staff
- Loss/damage to client data
- Negligence
- Third-party property damage
- And much more

One in 45 small business owners experience a claim*

BUSINESS CONSULTANT CLAIM SCENARIOS

PL CLAIM EXAMPLE

Negligence: You recommend that a client restructure his business, including selling off marginal business units. The strategy backfires as the sold off units begin to prosper and the core business declines. The client sues you for giving him bad advice. Professional liability insurance protects against claims of negligence and will appoint an attorney to defend you, even if you haven't made a mistake.

GL CLAIM EXAMPLE

Bodily injury: A prospective client came to your office to discuss an upcoming project. As the client is leaving, he leans on a loose stair railing that gives way. He loses his footing and falls down the stairs, sustaining injuries that require hospitalization. General liability insurance protects against third-party claims of bodily injury, associated medical costs, and property damage.

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

Name: Ann M. Curcuru

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Email: ann@curcuruagency.com

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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