



Is your creative and design business protected?

Get the insurance you need

TAILORED COVERAGE FOR CREATIVE AND DESIGN 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

- Graphic design
- Interior design
- Photo booths
- Photography; Client videography
- Professional organizer
- Visual effect designer for films/videos

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 creative and design professionals

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

One in 25 creative and design pros experience a claim*

CLAIM SCENARIOS FOR CREATIVE AND DESIGN SERVICES

PL CLAIM EXAMPLE

Faulty memory card: You have been contracted to photograph an event, and your memory card fails causing you to lose all your photographs. You are devastated, and your client makes a claim against you for failure to deliver the photographs, as promised. Professional liability insurance could protect you and your business against claims of negligence even if the loss was caused by an unavoidable technical glitch.

GL CLAIM EXAMPLE

Bodily injury: As a graphic designer, you may sometimes attend trade shows. If you bring a large graphic to display and a visitor to the booth trips over it, injuring herself and files suit, you could be protected. 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

Telephone: (248) 765-4671

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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