



# Is your financial business protected?

## Get the insurance you need

### TAILORED COVERAGE FOR FINANCIAL 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

- Accounting
- Actuarial services
- Bookkeeping
- Financial auditing or consulting
- Insurance agent services
- Investment advice
- Medical billing
- Mortgage brokering/banking
- Stock brokering
- Tax preparation

Call me to get a quote today!

Ann M. Curcuru | (248) 765-4671 | [ann@curcuruagency.com](mailto:ann@curcuruagency.com) | [www.curcuruagency.com](http://www.curcuruagency.com)

# Why do I need insurance?



## Common risks for financial 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

**Dissatisfied client:** As a bookkeeper, you are required to hand over your client's records to their accountant at tax time. The accountant discovers that the client owes a large amount in taxes. The client alleges that your bookkeeping methods resulted in the large tax debt, and files a claim. 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

**Property damage:** You are an auditor working at a client site, using the client's computer. You accidentally spill a can of soda on the client's laptop computer, damaging it beyond repair. The client makes a claim for the cost to replace the computer. General liability insurance protects against third-party claims of property damage, bodily injury, and associated medical costs.

# 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.

Underwritten by Hiscox Insurance Company Inc. (HICI), a Chicago based insurance company. Copyright © 2019 Hiscox Inc. All rights reserved.