

# SME Pro Liability Insurance: Consultancy Services

Consultants work hard for their clients. They help companies achieve business goals, improve operating efficiencies, and create safe worksites. They help individuals plan for their financial future, or become more energy efficient. However, during any consulting engagement, clients may become dissatisfied with their consultant's performance, resulting in a lawsuit. Such lawsuits, even if successfully defended, can lead to loss of reputation and financial ruin.

American Insurance Professional's Appraisers/Inspectors product is specifically constructed to provide liability protection for the unique exposures that such firms face in today's business climate.

## **Sample classes accepted:**

- Management/Business Consultants
- "Green" Consultants
- Risk Management and Safety Consultants
- Financial Consulting/Financial Planning services
- Employee Benefit Plan Consultants
- Human Resources Consultant
- Educational Consultants
- Agribusiness Consultants

## **Coverage features include:**

- Duty to Defend
- Broad definition of Consultancy Professional Services, including technology professional services provided as part of an engagement.
- Coverage for auxiliary business services, including notary services and services as an expert witness
- Coverage extended for service on a formal accreditation, ethics, peer review, standards, or licensing board
- Coverage extended for pro bono consulting services provided to non-profit organizations
- Modified Claims Expenses Outside the Limit Coverage available for most classes
- Automatic Additional Insured coverage for clients, who require such status under written contract
- Mediation Deductible credit
- Supplemental Payments

## **Coverage Extensions include:**

- Contingent Bodily Injury-Property Damage claims
- Contingent Third Party Discrimination claims
- Contingent Copyright Infringement claims
- Privacy and Data Breach Expenses
- Fees, costs and expense coverage for:
  - Disciplinary and Licensing Proceedings
  - Crisis Events
  - Pre-Claim Assistance
  - Subpoena Assistance

*Specialists in providing  
peace-of-mind protection  
for professionals.*

Built on a commitment to professionalism and integrity, American Insurance Professionals is dedicated to providing comprehensive coverage, together with exceptional service and expert claims support — strengthening the foundation for a superior product.

The liability faced by the professionals we insure is of a personal nature, and maintaining professional liability coverage is vital.

Current Professional segments written include:

- Real Estate Services
- Consultancy Services
- Appraisers and Inspectors Services
- Technology Services
- Miscellaneous Professional Services

**Primary and Excess**

**A- (Excellent) Rated**

Please send submissions to:  
**[Submissions@aminspro.com](mailto:Submissions@aminspro.com)**



**American Insurance**  
★ ★ Professionals ★ ★

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