



We Protect. *You Decide.*

Miscellaneous Professionals Civil Liability Insurance



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Fact Sheet

In today's complex business world, there is an increasing reliance on professional advisors and consultants for a wide range of professional services. Professionals providing such services are also exposed to more civil liability. Great American's **Miscellaneous Professionals Civil Liability Insurance** can provide professionals with protection against civil liability and reputation loss.

Coverage features include the following:

Professional Breach:	Coverage for civil liability for breach of duty or confidentiality caused by unintentional acts, errors or omissions.
Misleading Conduct:	Coverage for civil liability for unintentional misleading or deceptive conduct at law or under statutes.
Defamation:	Coverage for civil liability for defamation inadvertently committed in the performance of professional services.
Intellectual Property:	Coverage for civil liability for unintentional infringements of third party intellectual property rights, other than patents and trade secrets.
Defence Costs:	Coverage for fees and expenses of investigating, defending, settling or appealing claims made in court or arbitration.
Quasi-Judicial Costs:	Automatic extension of coverage for fees and expenses of investigating, defending, settling or appealing complaints to professional associations, and also for attending or providing documents to formal inquiries.
Joint Ventures:	Automatic extension of coverage for joint ventures of which the policyholder or a subsidiary takes part.
Document Loss:	Automatic extension of coverage for costs of replacing or restoring lost, destroyed, damaged or erased documents belonging to third parties under an insured's control or custody.
Fraud or Dishonesty:	Optional coverage for civil liability and for the insured's own financial loss caused by fraudulent or dishonest employees.
Reputation Protection:	Optional coverage of fees and expenses for engaging public relations firms to protect the insured's reputation against negative publicity.

Great American understands how claims, complaints and inquiries can be costly, time-consuming and disruptive for professionals. **Miscellaneous Professionals Civil Liability Insurance** from Great American can help protect professionals financially if they are faced with such claims, complaints and inquiries, and provide them with ease of mind.