



FOR CUSTOMIZABLE E&O SOLUTIONS,
START WITH A CARRIER THAT
SPECIALIZES IN THEM.

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We make it our business to know your client's business. That's why our professional liability coverage is the right choice for a wide range of professional businesses. It starts with our experienced underwriters who have specialized knowledge in a particular industry. Their expertise brings a better understanding of what those businesses face, allowing us to develop solutions tailored for their unique needs. Our underwriters also have significant authority, which enables them to handle new and emerging risks and deliver the quick turnarounds you need. So, you can feel confident in the coverage you're providing while you build long-term partnerships with your clients.

You'll appreciate our automation solutions and **ICON agent portal**, made to help solve problems faster and easier. Quote, bind, pay and submit claims in one convenient location.





WHY THE HARTFORD

By partnering across other areas of The Hartford, like Middle & Large Commercial and Small Commercial we can tailor packages that are unmatched in the market.

A consultative approach
to preventing losses

**4.8 STAR CLAIMS AND
RISK ENGINEERING
EXPERIENCE***



FINANCIAL RATINGS AS OF DECEMBER 31, 2022

FINANCIAL STRENGTH	A.M. BEST	MOODY'S	S&P
Hartford Fire Insurance Company	A+	A1	A+
Hartford Life and Accident Insurance Company	A+	A1	A+
Navigators Insurance Company	A+	NR*	A+
Navigators Insurance Company – UK Branch	A+	A+	A+
The Hartford Syndicate 1221 at Lloyd's of London	A	NR*	A+

- Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's
- Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's
- Navigators Insurance Company is rated "A+" (Excellent) by A.M. Best and rated "A" (Strong) by Standard & Poor's.
- NR – Not rated

*As of December 2023. Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

STANDALONE COVERAGES



ACCOUNTANTS

Accountants are exposed to liability risks no matter the size of the firm, putting them in jeopardy for high-dollar lawsuits if mistakes occur.

Our writings within the Accountants Professional Liability space range from the small solo CPA, up to the top 100 Firms in the U.S. (excluding the Top 10). We have a dedicated team of professional liability underwriters and claim adjusters with experience addressing and responding to the specific exposures unique to the accounting profession.

Coverage highlights include:

- A broad definition of coverage for professional services.
- Disciplinary proceedings up to \$20,000 per policy period for legal defense fees and expenses incurred in the defense of disciplinary actions.
- Subpoena expenses up to \$25,000 per policy period for legal defense fees and expenses incurred in responding to a subpoena.
- Unlawful use, theft or embezzlement of funds up to \$50,000.

Submissions can be sent to: eosubs@thehartford.com



ALLIED HEALTHCARE

Also known as medical malpractice insurance, these policies cover the acts of nonphysician healthcare professionals while providing medical services and are designed to respond to allegations the professional breached the duty of care and caused injury to a patient. Many professional liability policies provided to allied healthcare professionals also provide coverage extensions for professional activities, such as medical license protection, subpoena response and crisis management.

We offer two distinct product solutions to meet the needs of Allied Health professionals:

The Hartford Healthcare Pro

- Admitted, standalone professional liability product available through ICON quoting system, easily able to be underwritten alongside other coverages.
- Over 50 classes of allied healthcare professions are eligible, including self-employed individuals and small groups.
- Includes a \$100,000 limit across multiple coverages including License Protection, Covered Expense Benefit, Subpoena Representation, Assault, First Aid and Public Relations Reimbursement. Additional optional coverages also available.
- \$25,000 Sexual Abuse and Molestation defense limit.



Allied Healthcare Professional Liability

- Surplus lines product.
- Ability to provide professional liability, general liability, non-owned auto, excess and umbrella coverages in combination with other middle and large commercial products.
- \$20,000 minimum premium individually underwritten.

Appetite

- Individuals and small groups of licensed or certified non-physician healthcare workers, including audiologists, dietitians, fitness professionals and physical therapists.
- Larger, licensed healthcare facilities generally operating out of a specific location requiring specialized equipment, including clinics, medical labs, imaging centers, fitness centers, dialysis centers, and adult day care.

Submissions can be sent to: healthcaresubs@thehartford.com



ARCHITECTS AND ENGINEERS

From every angle, our professional liability coverage is a wise choice for architects and engineers. It starts with our experienced underwriters who have specialized knowledge in the industry. Their expertise brings a better understanding of the unique needs of architects and engineers, allowing us to develop solutions designed specifically for them. Our dedicated claims professionals will work with our insureds to try to mitigate an incident from becoming a costly and time-consuming claim.

Program highlights include:

- Our broad definition of professional services is designed to support the diverse and cutting-edge practice of design professionals.
- Our policy does not have a hammer clause, we give our insureds the right to consent before we settle a claim. We stand by our insureds, up to the limit of liability available, until we reach a settlement that is agreeable to them.
- We offer rectification expense coverage, which is enhanced coverage to resolve known design errors before a claim is made.
- We have expanded supplementary payments to include client entity fee assistance, crisis event management and subpoena assistance.
- We offer opportunities for insureds to reduce their retention through early resolution and voluntary mediation. We believe in mediation as a way to work through incidents and maintain a professional reputation, untarnished.
- We offer a multi-policy credit for firms with other commercial coverages with The Hartford.

Submissions can be sent to: aesubs@thehartford.com



LAWYERS

Our specialized team of underwriters offers Lawyers Professional Liability coverage on an excess basis only, to large law firms. Our minimum attachment point for excess Lawyers Professional Liability coverage is \$100,000,000. Excess limits up to \$5,000,000 are available and can be quoted either as straight excess or as excess quota-share.

For more information, contact our general professional liability mailbox at hfpexpress@thehartford.com



MISCELLANEOUS

Miscellaneous Professional Liability coverage protects against actual or alleged errors or omissions that may arise in the performance of the professional services provided for clients and other third parties. Potential E&O claims could range from a misrepresentation in an advertising campaign, to an oversight in the recommendations provided for a multinational corporate restructuring, to a missed deadline causing financial loss to a client.

We offer two solutions to meet these types of E&O needs:

Miscellaneous Professional Liability for Small Firms through ICON

In addition to offering Professional Liability coverage via endorsement to our Small Commercial BOP product, standalone Errors & Omissions coverage is offered through ICON, our fast and easy quoting system.

Target classes (including but not limited to):

- Career Coaches
- Corporate Trainers
- Market Research Firms
- Claim Adjusters
- Management and Business Consulting
- Tax Preparers and Bookkeepers

Miscellaneous Professional Liability customized by our Retail E&O Underwriting Team

Our retail team can create customized coverage for a wide range of professional firms, including the following target classes (including but not limited to):

- Consultants - all types of business consultants, including administrative services, business communication, economic/market research, educational, corporate trainers, management consultants, marketing consultants, operational/strategic planning consultants.
- Media services companies - advertising agencies, graphic design firms, marketing companies, public relations firms.
- Trustees - beneficiary, charitable, educational, bankruptcy or liquidation.
- Professional associations/trade associations.
- Other classes - answering services/call centers, arbitrators/mediators, interpreters/translators, printers, process servers, staffing/employment agencies.

Submissions can be sent to: GlobalSpecialtyFLsubs@thehartford.com



TECHNOLOGY

Technology is integral to the operation of most businesses today. When technology fails, the financial impacts can be significant, and the companies impacted often look to their technology product or service providers for compensation. But not all companies need the same level of protection, which is why we developed FailSafe,[®] offering technology professionals integrated E&O and cyber liability coverage with optional media and first-party cyber coverages.

Target classes (including but not limited to):

- Software – custom programmers, SaaS providers, software application and web development services.
- IT Services – IT staff augmentation, software and computer systems integration, IT consulting, hardware installation.
- Manufacturing – communication equipment, audio and video equipment, computers and office equipment, electronic components.
- Communications – VoIP providers, wireless telecommunication, internet service providers, satellite and landline communication providers.

FailSafe's leading coverage and accompanying cyber services can be tailored to your technology clients' unique and evolving business needs. Coverage for small technology firms is available via endorsement to our Small Commercial BOP product or standalone Errors & Omissions, both options are offered through ICON, our fast and easy quoting system.

- FailSafe GIGA[®]: A standalone E&O and cyber liability policy available to technology firms of any size.
- FailSafe TERA[®]: All of the coverages afforded by FailSafe GIGA, expanded to include media liability coverage.

Submissions can be sent to: GlobalSpecialtyFLsubs@thehartford.com

Learn more about professional liability for businesses of all sizes at TheHartford.com/eo



Business Insurance
Employee Benefits
Auto
Home

Rating determinations made by rating agencies are subject to change from time to time. While the Company attempts to show accurate information, it cannot assure the timeliness of ratings referred to herein and assumes no obligation to monitor the rating actions of any rating agency. A.M. Best, S&P and Moody's ratings as of January 2023 and are on a stable outlook. A+ rating from A.M. Best represents the 2nd highest rating among 13 rating categories. An A1 rating from Moody's represents the 5th highest rating among 21 rating categories and an A+ from S&P represents the 5th highest rating among 20 rating categories.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford[®], and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.