

Product Profile

# Consultants Preferred<sup>SM</sup>

## Professional liability insurance for consultants

**Consultants Preferred** addresses errors and omissions (E&O) exposures with broad coverage specifically designed for professionals providing Management, Marketing, Business and Technology Consulting services. For a consultant, errors and omissions may include the failure to accurately identify a client's problems and provide the appropriate recommendation or solution, or missing a deadline, providing faulty software or the mismanagement of a project.

### We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively.

Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

### Coverage Highlights

- Duty to defend a lawsuit, regardless if deemed groundless or fraudulent
- Coverage for claims arising from technology services
- Coverage for personal injury claims of libel, slander and defamation

### Value-Added Services

These highly-sought services are included with all policies:

- **Crisis Management Coverage:** A coverage enhancement which offers up to \$25,000 to hire top public relations consultants to aid in managing negative events that can threaten an organization's reputation and financial viability.
- **eDelivery®:** Our online policy delivery system, makes issued policies and endorsements available to you via a secure Web site within 24 hours of issuance.

### Unique Coverage Details

- Worldwide coverage, where permitted by law

### Claims Scenario

A consultant was hired to write a database for a firm to track its customer base, with the expectation of future increased sales. Due to a software bug, the database never functioned properly leading to lost sales. The consultant agreed to approximately \$25,000 in damages.

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The claims scenarios summarized herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

Platform/online system availability and response time are subject to maintenance and possible unscheduled outages. Any and all use of, and access to platforms/online systems may be subject to a signed eCommerce Password and Site Use Agreement.