



Commercial General Liability: why it's not enough for a professional.

When contracting you or your company to conduct work, most organizations will ask you for proof of Commercial General Liability (CGL) coverage. While CGL is an important coverage to have, it is NOT going to provide coverage for any errors, omissions, or negligent acts that occur in the rendering of your professional services. This is where Professional Errors & Omissions Liability (E&O) provides the protection you primarily need as a consultant.

1. **Commercial General Liability (CGL).** CGL is a form of coverage that protects your business from direct bodily injury or property damage claims made against you or your employees. This would cover you in the event that someone injured themselves at your place of business, if you injured your client or another third party while providing your consulting services, or if you damaged a client's property. Examples include slips and falls, fire breaking out in a hotel or conference room, spilled coffee on a customer, or a dropped laptop injuring the foot of a client or contractor. Such incidents would likely be the extent of your CGL exposure as professional; any injury or damage caused as a result of the implementation of your professional recommendations would NOT be covered under a CGL policy.
2. **Professional Errors & Omissions Liability Insurance (E&O).** Professional E&O Insurance protects you for the services you provide as a consultant in the event that you are held liable for inadequate work or negligent acts resulting from your practice. This could be something as simple as adding an extra zero or misplacing a decimal point in a calculation you provide, a poor decision, or other bad judgement call resulting in a loss to your client.

As you can see, while each of these insurance options are unique, they each play a very different role in providing important coverage for your consulting practice.

For more information about the Professional Liability insurance package available to members of your professional association, which provides you with preferred rates and exceptional coverage, please visit our website at www.hubprofessional.com. If you have questions about this or any other insurance matter, you may also contact:

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