

# Insurance for Consulting and Related Service Firms

Every time you provide a service, your business is exposed to risk.

CHUBB®



## **If Something Goes Wrong, How Effective Is Your Insurance Protection?**

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A management consulting firm makes recommendations that fail to deliver results the client expected... An accounting firm's network is hacked, resulting in theft of personal data... A fire at a graphic design firm causes damage to the building, equipment and personal property... An employee sues his firm, alleging discrimination and harassment... A consultant is injured while traveling overseas on assignment...

## **Specialized Risk Solutions That Fit Your Needs**

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Consulting and related service firms face a myriad of exposures every day and need to fund the best defense possible when threatened by costly litigation. With our cutting-edge insurance products, available on a monoline or package basis, Chubb can ease your worries by providing a tailored insurance solution that addresses your most complex risks.

## **Professional And Management Liability**

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**Professional errors and omissions (E&O) liability:** One of the biggest exposures your business faces is the risk of being sued for overlooking a key piece of information, misstating a fact, or failing to meet client expectations. Even if the lawsuit has no merit, defending your company comes at a price. Chubb's errors and omissions insurance helps protect you against these types of lawsuits worldwide, with a duty to defend anywhere in the world.

### **Target Customer Profile**

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Our target market includes:

- Management consulting firms
- Public relations firms
- Advertising agencies
- Graphic design companies
- Market research firms
- Accounting and audit firms

## Professional Services

**Cyber Liability and Data Security:** Though data breaches have become increasingly common, your business must continue to effectively manage client and other proprietary information. Combining third-party and first-party insurance into one worldwide policy, Chubb's cyber liability insurance helps protect against the many risks of operating in today's interconnected world, including e-theft, destruction of critical data, the unauthorized disclosure of personal information, and more.

**Employment Practices Liability (EPL):** Discrimination. Harassment. Wrongful termination. The employment relationship is complex and can seriously impact your financial security if an employee sues. Chubb's EPL insurance helps protect against allegations stemming from employment-related wrongdoing, including suits brought by your independent contractors. Additionally, we defend actual or alleged breaches of your written employment contracts worldwide.

For many firms like yours, turning to the same insurance carrier for general liability and professional liability insurance facilitates consistency, predictability, and efficiency, especially with regard to claims and exposure management.

## Property And General Liability

**Property:** Whether you own or rent your locations, damage to your property could impact your company's bottom line and slow down delivery of your services. Chubb's property policy includes an automatic blanket limit per location for 12 property coverages, including electronic data property, valuable papers, and fine arts. It also includes broad "all risk" perils like water damage from surface water, seepage through the basement and sewer back-up.

**General liability:** From slip-and-fall accidents to liquor liability risks to non-employment-related discrimination claims, your company faces a host of general liability exposures every day. Our policy offers liability protection for bodily injury or property damage assumed under an oral or a written contract, as well as broad Who Is An Insured provisions, including the ability to provide primary, non-contribution insurance to third parties when required by written contract.

## Added Protection For Your Business

We also offer the following insurance that can be tailored to address your business's additional exposures:

- **Group personal excess liability** insurance offers an added layer of personal liability protection for your key employees at group rates.
- **Management liability** insurance addresses claims of mismanagement and negligence filed against your directors, officers, partners, and fiduciaries. Whether you export services or have locations around the world, Chubb's multinational solutions can address your global business challenges.
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## Access To Risk Management Tools And Services

- **Risk Engineering:** From sprinkler system analysis to ergonomic training and fleet safety, our worldwide network of Risk Engineering professionals can help you develop and strengthen strategies to keep your business safer. strengthen strategies to keep your business safer.

- **Online tools:** *eRisk Hub* provides a complete online network security risk assessment and postbreach services, and our EPL Loss Prevention Program, available through *ChubbWorks* ([www.chubbworks.com](http://www.chubbworks.com)), gives you access to a panel of consultants, a toll-free hotline, an EPL manual, and more.

To round out your risk management program, look to Chubb for all your business insurance needs, including:

- Commercial automobile
- Crime
- Fiduciary liability
- Foreign voluntary workers compensation
- Kidnap / ransom and extortion
- Equipment breakdown
- Business travel accident
- Umbrella and excess liability
- Workers compensation

## Connect with us today

To learn more, contact your agent or broker or visit [www.chubb.com](http://www.chubb.com).

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