

# Management and Professional Liability

## Miscellaneous Professional Liability Coverage

Commercial  
Crime Coverage

Directors &  
Officers Liability

Employment  
Practices Liability

ERISA Bonds

Fiduciary Liability

Miscellaneous  
Professional  
Liability

### Odds are, if you're a professional, one day you'll be sued.

- Lawsuits against professionals are becoming more common, and client expectations of performance are greater than ever.
- Professionals are judged accountable for errors and omissions that others may not. That's because civil courts hold professionals to a higher standard of performance, one that is "duty-bound."
- Professional organizations have been severely affected because they were not protected from suits claiming economic loss due to professional negligence.
- Professionals in firms of all sizes, from sole proprietors to mid and large, are at risk.

Types of businesses that require specialized coverage beyond general liability include:

- Answering Services
- Advertising
- Authors
- Bookkeepers
- Broadcasters
- Claims Adjusters
- Collection Agents
- Consultants
- Courier Services
- Court Reporters
- Credit Bureaus
- Educational Testing
- Expert Witnesses
- Freight Forwarders
- Franchisers
- Graphic Designers
- Hotel Managers
- HR Consultants
- Interior Decorators
- Internet Services
- Litigation Support
- Management Consultants
- Mapping Services
- Marketing Consultants
- Meeting Planners
- Message Services
- Mortgage Bankers
- Mortgage Brokers
- Multimedia Firms
- Notaries
- Printers (non-financial)
- Property Managers
- Public Relations Firms
- Publishers
- Technology Services
- Telecommunications
- Telemarketing
- Translators
- Trustees

### CNA's Miscellaneous Professional Liability coverage is designed to protect professionals.

- CNA's Miscellaneous Professional Liability policies provide coverages beyond a general liability policy.
- The coverages in CNA's tailored policies can respond to your specific risks.
- CNA's underwriting team has the experience to provide insight into recognized problem areas and manage a client's potential exposure.
- Your agent or broker can work with you to customize coverages and limits.

CNA offers expert claims service:

- CNA claims specialists and underwriters work hand in hand to manage losses and improve the potential for recovery.
- CNA attorneys are dedicated and knowledgeable in their specialized fields.

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(800) 852-0393

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- Directors & Officers Liability
- Employment Practices Liability
- ERISA Bonds
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- **Miscellaneous Professional Liability**

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### Miscellaneous Professional Liability Claim Scenarios<sup>1</sup>

#### Software Developers

A computer software development company was retained by the claimant, an international utility supplier, to replace its billing system. The claimant alleged that the system the defendant produced contained material defects and did not conform to the claimant's needs. In addition, the operational specifications detailed in the insured's engagement agreement and promotional literature had not been delivered. The claimant sued, seeking damages incurred in connection with the failed implementation of the new software.

#### Website Designers

Claimant brought suit against the designer for damages as a result of a suit brought against the claimant by a third party for intellectual property rights infringement. The designer had created a web site for the claimant and erroneously included a slogan used by another company.

#### Business Consultants

A foreign company retained a consulting firm to provide recommendations on establishing a manufacturing facility in the U.S. The firm provided, and the company followed recommendations on locations, suppliers and employees. The facility was opened and quickly experienced problems. The area lacked skilled workers, costs exceeded the consultants' projections and many suppliers recommended by the consultant could not fulfill the company's needs. The company demanded compensation for alleged inaccurate advice.

#### Publishers

The publisher of a local newspaper wanted to profile a newly arrived celebrity. While known for professed "family values," the celebrity had been accused of a hedonistic lifestyle. The newspaper sent a team of reporters and photographers who camped outside the celebrity's home. One photographer, disguised as a repairman, entered the celebrity's home and took photos. The team shadowed the celebrity and took photos at several events, some with a telescopic lens. The newspaper printed a lengthy story about the celebrity's private life and heralded it with radio and TV ads claiming a stunning exposé. The celebrity sued, alleging invasion of privacy, trespass and unauthorized use of his name and likeness for commercial purposes.

**To learn more about CNA's Management and Professional Liability offerings, contact your agent or broker.**

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