

# INfact

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## Famous Last Words

“I’ve been doing this work for decades and never had a claim against me.”

“I don’t make mistakes. It’s too difficult to make mistakes in this business.”

“Even if I make a professional error, it will be corrected before anyone sues me.”

Perhaps you have made one of these statements before. And you may be fortunate enough to have such statements come true through your entire career. However, there are incidents that occur where someone suffers a loss as a result of your work. In some of these cases mediators or lawyers can settle these disputes before anything reaches the courts. At this early stage of a dispute it may be confirmed that no professional error or omission was committed.

Some disputes, however, are raised to the court level and it may not be until you reach this point that a decision is made in your favour.

To be successful in either of the above scenarios you could incur significant legal expenses. Professional Liability insurance can help alleviate that burden. When you have Professional Liability insurance, you also have the resources of an experienced adjuster and the Insurer’s legal experts.

It is also possible that you could face a lawsuit that is based on a frivolous, false or unfounded claim at some point in your career, especially as our society becomes more and more litigious. Professional Liability insurance policies include coverage for legal and other claim related expenses. These expenses are usually included in the limit of insurance on your policy. Be sure to consider these extra costs when determining what limit of coverage is adequate for you.

For more information about the Professional Liability insurance program (and companion Commercial General Liability coverage) that has been arranged by your Society, please obtain an information package from your Society website or contact:

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