



# General Liability vs. Professional Liability Insurance

Understanding and covering your risks as a chemical consultant is a crucial step in your risk management process. Use the general guide below as a starting place in deciding how to appropriately manage your liability risks.

## Purpose of General Liability Insurance

General liability insurance provides your business protection for claims arising out of bodily injury or property damage by which you may be held legally liable.

For chemical consultants, general liability insurance can help protect you and your company if a client alleges that you or one of your employees caused them bodily injury or damage to its property.

Additionally, general liability can provide coverage for claims made when someone is injured at your office. This policy may pay for any medical claims to a third-party that finds your business liable for an accident. It may also cover you if someone else's equipment is damaged as a result of your company's negligence.

Personal and Advertising Injury coverage is also included within the General Liability. These types of injuries arise from activities including defamation, libel, and slander. This is to protect business owners against various forms of non-physical personal injury against their businesses.

## Purpose of Professional Liability Insurance

Professional liability insurance protects you against claims alleging errors, omissions and/or negligence arising from your professional services.

As a chemical consultant, what would happen if a project went awry, and you were named in a lawsuit by your client or a third party? Unfortunately, mistakes happen and you can be held legally responsible for damages suffered by your client. The cost to defend these actual or alleged claims can be staggering. Professional liability insurance adds another layer of protection in the instance that you are named in a lawsuit.

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## Why Carry One or Both Types of Insurance

At any time, in any given situation, an unsatisfied individual can choose to bring a complaint against you. When people file a lawsuit, they usually name everyone they perceive as having caused the situation—including you and your business.

As a general rule, claimants sue as many individuals as possible. Regardless of who is negligent, it can take years for litigation to be resolved. While you may be exonerated from liability, your attorney's fees can be staggering. Liability insurance helps relieve you from the financial burden of defending yourself in a lawsuit.

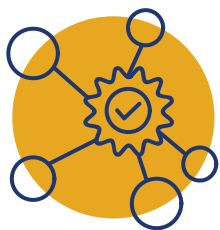
In addition, it is important to note that having professional liability insurance does not make you any more likely to be sued than if you did not carry coverage. It simply makes you more prepared if a lawsuit is brought against you. Whether you are a sole proprietor or a small business owner with employees working part-time or full-time, having a professional liability policy will provide your business with important protection in today's litigious world.

General liability insurance offers similar coverage benefits to protect you if a customer is injured at your place of business or if your employee or business causes damages or injuries at a client's site.

Finally, contractual agreements may also require you carry a certain amount of general liability and/or professional

## Combination Policies

Both types of insurance can be purchased separately or as a combined policy. The professional liability program for chemical consultants through Hays Companies offers both professional liability insurance and, for qualifying businesses, a combined professional liability and general liability insurance option. The benefits of a combined policy include eliminating potential gaps in your policy and receiving cost-effective pricing through affordable premiums.



**Connect today to explore options to see if either of these options gives you the coverage needed to properly cover your risk.**

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