Early Action Provides More Protection

DO THIS	TO AVOID THIS
Keep detailed records of each job	Lack of evidence of what was expected or what happened at a job
Create and track professional guidelines	No proven consistency of your work methods and training
Follow best practices for contracts and use a scope of work	Not clearly defining expectations and costs
Find a professional liability insurance policy	Being named in a lawsuit without having adequate protection

ACS Member Insurance Protecting Life's Elements



It's More Than Money

If you are named in a lawsuit, you may face opportunity costs and intangible costs such as:

- Loss of billable or working hours as you spend time defending yourself & your company
- Office morale negatively affected
- Adverse impact on business relationships and community reputation
- Possible negative publicity surrounding the lawsuit

Find Professional Liability Policy

Professional liability insurance helps protect consultants. A professional liability insurance plan covers defense costs for civil cases, including when legal action turns out to be groundless. The Professional Liability insurance policy available through the ACS Member Insurance Program includes:

- Specialized definition of Professional Services
- Competitive pricing
- Dedicated claims attorney
- Premium financing
- Part-time coverage options

Visit the acs.haysprograms.com website for more information and to request a consultation.