



Errors and Omissions – E&O

Performing with confidence and without borders.



**Liberty
Mutual**
INSURANCE



Liberty
Specialty Markets

Liberty Specialty Markets Latin America

Errors and Omissions, known by its acronym E&O, faces many challenges these days and overcoming them mainly depends on how much knowledge we have in this regard.

Both companies and freelancers who provide services to third parties need to be well informed about coverages and conditions required to protect themselves in case of errors or omissions during the execution of service – either due to wrongful acts or negligence.

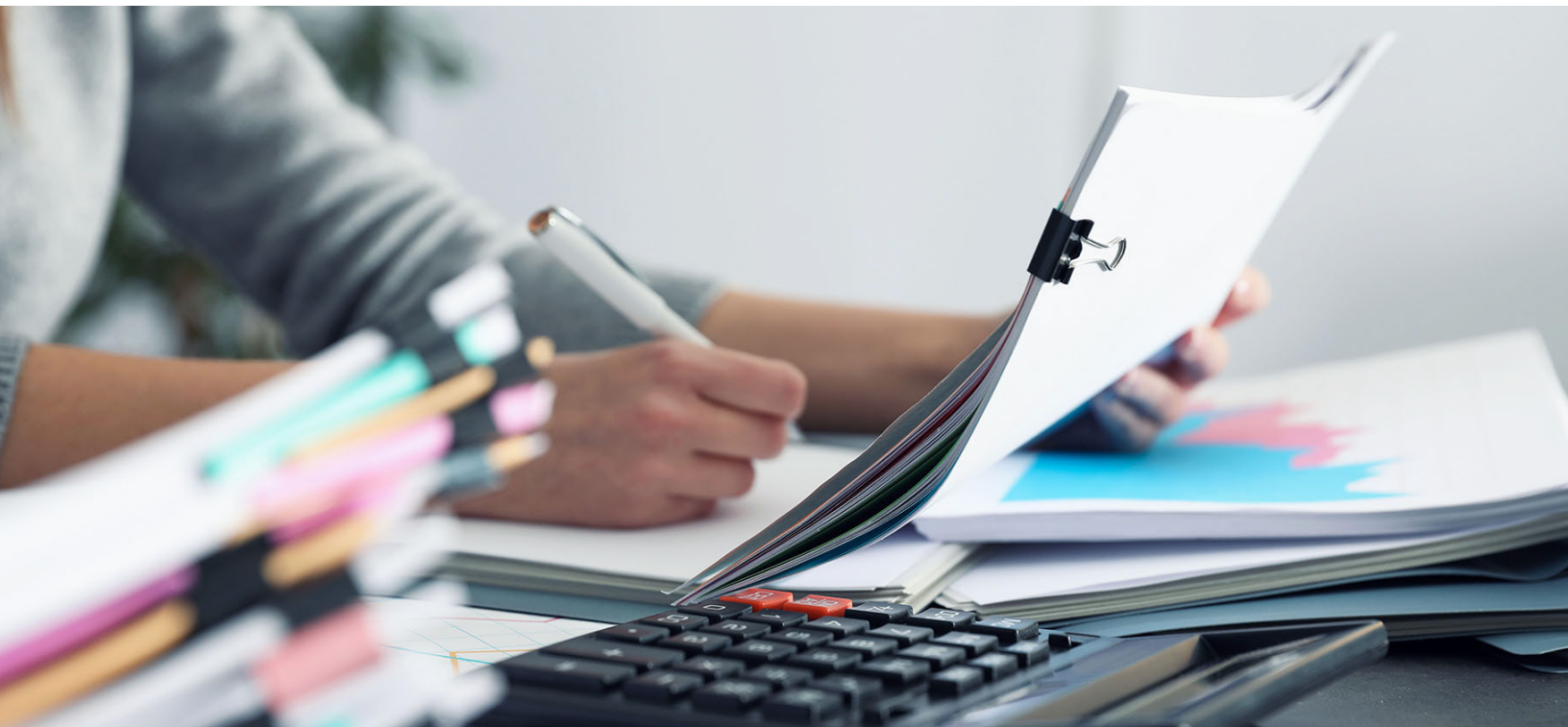
Whether you are a lawyer, architect, engineer, or an independent contractor, your professional performance could eventually be questioned. The complaints presented by a third-party can be diverse, and convergence with the insurance coverage will depend on the type of policy that has been offered and the professional's specialization. A detailed questionnaire, explicit endorsements and conditions that are part of the insurance policy can be the beginning of a formula that guarantees total peace of mind and transparency between the parties.

Product definition:

Professional Liability insurance covers disbursements or compensation for loss or damage for which the insured is liable to pay as the consequence of involuntary acts for errors or omissions that may have been caused to their clients in the course of providing a service, as well as damage that may derive from them.

Scope of coverage:

- Court-ordered payment for damage and losses caused to a third party.
- Legal defense expenses, including court costs.
- Property damage caused by Architects and Engineers (A&E).
- Loss of customers' records.
- Reimbursement of expenses incurred in attending hearings and/or trials.



How Important is it to have Professional Liability Insurance?

The world is moving towards a much more globalized economy with information available 24/7 – with consumers that are increasingly demanding more from their service providers, but who are also widely aware of their rights. Given this reality, any specialized professional is prone to claims of civil liability. Having professional liability insurance in some cases is no longer an option because laws require many professionals to have protections that guarantee compensation for damage, if it occurs. However, the importance of having a solution of this kind is not only about payment that may be needed, but also about preserving a professional's most valuable asset: reputation. Therefore, although the Professional Liability product, as a solution, does not prevent cases from happening, it can give you peace of mind to perform your duty without limits.

Product features and benefits:

- US\$25 million limit across Latin America.
- Covers a broad list of independent and employed professionals' activities.
- Endorsements and terms designed for the specific needs of each profession.
- In-depth knowledge of local laws that allow us to provide coverage for each client's needs.

We are prepared to provide you a solution.

Liberty is aware of the dynamics that govern our industry. Quick response and efficient solutions are essential to respond to your needs. We have a highly qualified team with business capabilities allowing for coverage of a broad spectrum of activities and contracts; in addition to the support and experience of **Liberty Mutual** that for more than 100 years has been ranked as an undisputed industry leader.

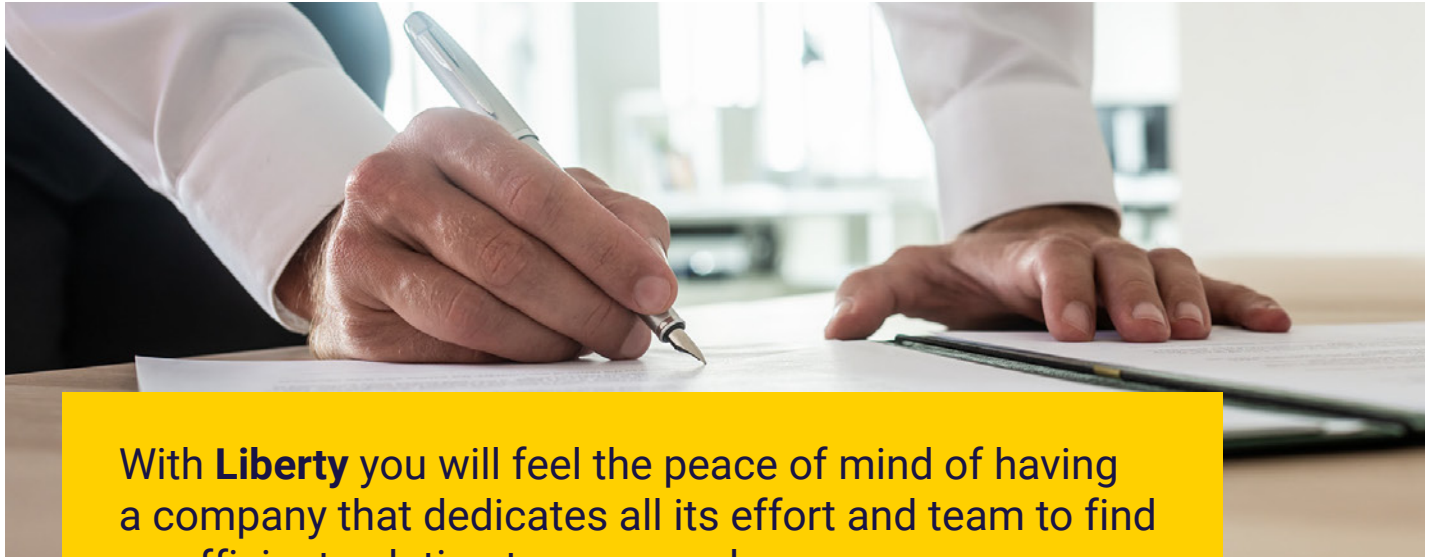


What can you expect when working with us?

- A highly experienced underwriting team with a deep knowledge of the product.
- Creative, flexible and innovative underwriting risk programs.
- Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of **Liberty Mutual Insurance**.

Having a clear knowledge of the local regulatory framework and of market realities makes the **Liberty** team your best allies.

Coverages for your business.



With **Liberty** you will feel the peace of mind of having a company that dedicates all its effort and team to find an efficient solution to your needs.

Solutions for your industry.

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