

## Tips For Our Friends at Jane

### HERE'S SOME ADVICE WE WANT TO OFFER

#### Be in the Know

*Most professionals are familiar with Medical Malpractice (aka Professional Liability, Errors and Omissions, E&O), and your college or association may offer this coverage and even mandate that you carry it, but this is often not the only insurance product you need. CGL for example is necessary if you are performing any in-person services, it's also not very expensive. It's worthwhile to make sure that you have all of the coverage that you need or at least are aware of what you don't have so that you are not unknowingly self-insured for risks that could cost your business a fortune.*

#### Reimbursement?

*Some insurance companies will ask you to pay out-of-pocket and then wait to be reimbursed. For example, when it comes to regulatory defense coverage, this is a common practice. You may not want to be out-of-pocket thousands of dollars if you have an alternative option where you will be covered up front.*

#### Check your limits

*Check the total amount payable under each coverage to ensure it makes sense for you. A commercial insurance broker can help you with this, and more is not always better. You could be paying for limits that are far in excess of what you would ever be paid in the event of a claim.*

#### Shop

*Even if you find out your current policy has everything you need and offers you the best price, it's worth your time to check every once in a while. Things have changed a lot and getting a quote for your commercial insurance is now easier than ever.*

To get a personalized insurance package built for your business you can go through our quick online quote.

If you need any help, we have over 100 licensed insurance brokers to answer your questions and give you guidance via chat or over the phone.

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