

## Why Buy MPL

Help protect your business with Miscellaneous Professional Liability insurance

### What is MPL insurance?

Miscellaneous Professional Liability insurance helps protect your business from financial loss or damages in the event someone files a lawsuit or makes a claim alleging an act, error, omission, negligence, or breach of duty in the professional services you provide.

### Is MPL insurance right for my business?

MPL insurance is designed to help protect businesses that perform professional services, which aren't typically covered by general liability insurance. Does your business:

- Provide professional services for a fee?
- Give regular professional advice to clients?
- Hire independent contractors to perform services for your clients?
- Sign contracts with clients requiring confidentiality?

If you answered **YES** to any of the above, consider MPL insurance for your business.

### Why is MPL insurance necessary?

Mistakes happen, and in an increasingly litigious world, the success of your business often depends

on meeting client expectations. An unsatisfied client may claim your service fell short of expectations, which can result in a claim that damages your reputation. Your business may also be subject to claims by others who allege damages because of the services you provide to your clients. MPL insurance helps ensure your business has coverage customized to fit the services you provide.

### What does MPL insurance cover?

MPL insurance typically protects your business against claims of negligence from clients, which can result in a lawsuit. Common MPL coverages include:

- Mistakes or negligence
- Disciplinary Proceedings
- Subpoena and Record Request Assistance
- Independent contractors
- Personal injury
- Legal defense costs

## Claims scenarios

Modern businesses come in all shapes and sizes, and every business' needs are different. MPL insurance helps protect your business from unexpected lawsuits and claims, as illustrated below.

### Advertising consultant

An online fashion boutique hires an advertising consultant to help boost sales and reach more customers. The consultant provides a detailed strategy and sales projections, and the boutique agrees to implement the consultant's plan. However, sales do not improve after three months, and the boutique is forced to shut down. The boutique files a lawsuit against the consultant alleging negligence, claiming the consultant's strategy was based on faulty numbers and resulted in a decline in sales.

### Employment agency

A school district that is short-staffed hires an employment agency to source high-quality teachers to fill open positions. The agency only refers two candidates within six months, so the district selects a candidate and extends an offer to start immediately. During a background check, the district discovers its newest teacher has a criminal record that disqualifies them from employment. The school district files a lawsuit against the agency, claiming negligence in performing the contracted services.

### Real estate agent

A family that is preparing to relocate enlists in a real estate agent to find them a new home. The agent identifies an option that meets all specifications, and the family purchases the house. However, the family discovers after moving in that the basement has significant water damage that was not properly reflected in the purchase price. The family files a lawsuit, alleging the agent failed to disclose the property defects and caused them to spend more than necessary on the house.



## Why buy MPL from At-Bay?

As an insurance provider born in the digital-first economy, At-Bay deeply understands modern risk and how businesses face increased litigation and claims related to providing professional services. With At-Bay, you get:

- A partner who understand your exposure to unexpected lawsuits
- Access to regional underwriting offices across the U.S.
- Comprehensive coverage, tailored to the needs of your business
- Competitive pricing with industry-leading service
- Dedicated in-house support in the event you experience a claim

To learn more, [visit at-bay.com](https://at-bay.com).