

Insurance Partners NASMM Program

Competitively Priced to Meet the Specific Needs of Senior Move Managers

The National Association of Senior Move Managers (NASMM), the professional association of organizations dedicated to assisting older adults and families with the physical and emotional demands of downsizing, relocating, or modifying their homes, is presenting a unique insurance opportunity for members.

Insurance Partners, a leading independent insurance agency, has teamed with NASMM to provide **insurance protection for your business** at competitive rates.



Working closely with NASMM to understand the precise needs of Senior Move Managers, we are confident that our **business liability** program, which is **exclusive to NASMM members**, will satisfy your business and professional requirements.



Program Highlights

1. Insuring Company – Philadelphia Insurance
2. Availability – Continental United States*
3. COVERAGE LIMITS INCLUDED
 - \$ 1,000,000/\$3,000,000 Business General and Professional Liability
 - \$ 1,000,000 Non-Owned/Hired Auto Liability
 - \$ 10,000 Your Business Property
 - \$ 5,000 Computer Hardware/ \$1,250 Software
 - \$ 10,000 Property of Others (Client's) in your Care, Custody and Control
 - \$ 10,000 Employee Theft of your Business Property
 - *Higher Limits Available*
4. OPTIONAL COVERAGES
 - Employee Theft of CUSTOMER'S Property (Fidelity Bond)
 - Workers Compensation state-mandated coverage for your employees (or uninsured sub-contractors)
 - Automobile (Business or Personal form) - for your owned vehicles used in the business
 - Umbrella Liability - increases the coverage available for both general liability and automobile

* All coverages may not be available in each state and may vary by state

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions, refer to the insurance policy as coverage terms, conditions, and carriers may change. Coverage may not be available in all states. Issuance of coverage is subject to underwriting.

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**Worldwide Capabilities...
Delivered with Personal Service**



www.inspartners.com

Presented by Insurance Partners NASMM Program

PROFESSIONAL LIABILITY INSURANCE (Errors and Omissions)

Senior Move Managers, by the nature of your business activity, will create "professional liability" exposure! Here is why. When you as a business owner provide advice or professional services for which customers pay a fee, the customer intends to make decisions based on that advice. If your advice or the service rendered results in dissatisfaction, your customer may sue you for professional negligence, much the same as with an accountant, lawyer, or tax advisor.

In today's environment, professionals are held more accountable for their mistakes than ever before. As time passes, higher and higher sums are being awarded to plaintiffs in malpractice suits. The need for professional liability insurance, written with adequate limits, has grown in direct proportion to these trends.

Professional liability deals with mistakes arising out of acts, errors or omissions in the rendering of or failing to render professional services that result in economic or physical loss. The Insurance Program provided by Philadelphia Insurance Company includes your profession in the policy language. The Underwriters KNOW who you are and what you do and they are ready to provide this custom coverage for you.

Each Senior Move Manager must assess his or her SPECIFIC area of focus. You should definitely consider including "professional liability" protection as part of your program.

The specific policy language in the program from Philadelphia has the following exclusion. It will NOT pay claims

"arising out of, resulting from, based upon or in consequence of, directly or indirectly, any services as an attorney, accountant, actuary, tax preparer, tax consultant, real estate broker, securities broker, securities dealer, registered representative of a securities broker or dealer, financial planner, nurse, doctor of medicine, veterinary medicine or dentistry, architect or engineer."

These are recognized professions for which professional liability protection is already available. Your profession is "senior move management". As the courts around the country begin to define what that term encompasses, we will be able to respond with refinements to meet your needs.

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Please contact us today for a no-cost consultation of your professional needs. It's the right choice to protect yourself and your valued practice.