

## For More Information

For more information about the program designed for you, fax or email us the following and we will provide the two-page application. Visit [www.normanspencer.com/FCIAInsurance](http://www.normanspencer.com/FCIAInsurance).

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

T: \_\_\_\_\_

F: \_\_\_\_\_

E: \_\_\_\_\_



Don't leave the office without the FCIA Professional Liability protection for you and your clients.



**NormanSpencer.com**

150 E 22nd Street, Lombard IL 60148

Phone: 800.842.3653, x223

Fax: 630.705.1056

Email: [gretchen@normanspencer.com](mailto:gretchen@normanspencer.com)



**Professional  
Liability Insurance**

**Specially Designed  
For  
Firestop**

**Consultants  
Inspection Agencies  
Contractors  
Expert Witness  
And More**

**FAQs**

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# Specialized Professional Liability for the Firestop Industry

As systems become more complex, everyone involved in the construction process has the potential to be named in litigation arising out of “design” or “professional service.” Most of these demands aren’t covered by general liability. Professional liability coverage provides funds and the expertise should a mistake or omission result in a loss to a client even where an allegation is unfounded.

Check out the program written for your professional liability needs.



## FAQs

<b>What is the minimum premium for a full-time consultant?</b>	<b>\$1400 A&amp;E - \$2400</b>
<b>What is the smallest deductible available under the program?</b>	<b>\$0</b>
<b>How much is available in limits for the basic program?</b>	<b>\$5,000,000</b>
<b>Does coverage include bodily injury and property damage?</b>	<b>Yes</b>
<b>Are claim expenses included in these limits?</b>	<b>Yes</b>
<b>Can I get coverage as a part-time consultant?</b>	<b>Yes</b>
<b>Can I get personal insurance even if I am an employee?</b>	<b>Yes</b>
<b>I am currently insured. Will this policy pick up my retroactive date?</b>	<b>Yes</b>

<b>Can I submit another carrier’s application to get a quote?</b>	<b>Yes</b>
<b>Can I request a custom definition of professional services?</b>	<b>Yes</b>
<b>Will I be rated on my services/exposure? I am concerned about subsidizing those with greater risks.</b>	<b>Yes</b>
<b>Can I add general liability coverage to my professional liability policy?</b>	<b>Yes</b>



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