

# Professional Liability News

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## What's On Your Website?

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web·site  
'websīt/  
noun

a group of connected pages on the World Wide Web containing information on a particular subject

**Example Sentence**  
STUDENTS hungry for work are setting up websites to get noticed by employers.



Most have heard the stories of excited high schoolers sending applications to dream schools, hoping to be accepted, only to have their dreams ended before they start by savvy administrators, whose research on the web causes rejection.

In the same way, insurance underwriters visit websites every day. Their review can cause your application to be rejected. Maybe your insurance application says you do one thing but your website says another. Example 1. A safety professional's website had a mile long list of services, some particularly hazardous. When the subject was broached, he said "Insurance underwriters visit websites every day." that he could do all these things, but actually his practice was more the norm. His application was about to be rejected but because the broker knew the underwriter and the safety pro well, he was able to start a dialogue and resolve the seeming contradictions. But this isn't always the case. More often, the underwriter will simply reject the application, or if written, charge much more in premium.

Example 2. A roof consultant chose a website picture of an airport hangar. When asked if he worked on airport hangars, the answer was no. His idea was to convey that his firm could work on anything. What he didn't know is that underwriters want nothing to do with airports, often surcharging regular businesses with addresses on Airport Lane.

Example 3. A seasoned engineer specializing in roof systems was nonrenewed after almost two decades of coverage with the same national carrier. When the underwriter was asked, the response was there was concern that he might go on roofs. A new underwriter can be introduced and underwriting guidelines can change overnight, so a periodic review of the website is critical. Insurance re-marketing began and included an update of the website. \_\_\_\_\_

Example 4. A full service contractor installs insulation systems coast to coast. Their website shows they provide input from concept to completion, with services that include design, research, detailing and even a reference to engineering, although there are no engineers on staff and subcontractors are used. Commercial General Liability coverage excludes design services so absent professional liability coverage, the firm is uninsured. In the event of a claim, the website dictates a higher responsibility and obligation.

So, what's on your website?

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