Errors & Omissions

- Coverage designed for companies and individuals with revenues of up to $15M

- 300+ acceptable professions

- $2,000,000 primary limits available

Tailored Coverage to Meet Your Professional Liability Needs

Key Coverage Features

- Broad definition of professional services
- Insured includes Independent Contractors and Subsidiaries
- Ability to include General Liability, Business Personal Property etc.
- Ability to include no deductible
- Defense cost outside the limit
- Full priors acts
- Minimum premiums as low as $500

Target Classes

- Advertising Agency
- Audio / Visual Consultant
- Bookkeepers/Tax Preparer
- Cleaning Services
- Court Reporter
- Event/Party/Meeting Planner
- Executive Coaching Services
- Fire Investigator
- Graphic Designer
- Interior Designer
- Life Coaching Services
- Marketing Consultant
- Mental Health/Case Manager
- Mortgage Broker
- Private Investigator
- Property Manager
- Real Estate Agent/Broker
- Social Worker
- Speech Therapist
- Wedding Planner

Who is LIO, and how can we do what we do?

Let's face it: insurance is too complicated and slow. That's why we modernized the process with technology by leveraging decades of expertise to make the overall insurance process easier, faster, and simpler. Isn't that how insurance should be?

Experience.
LIO is a privately held company. Its majority owners, the Maguires, previously founded and grew a highly successful multi-billion dollar commercial insurance carrier that specialized in over 100+ niche markets. Our executive team averages more than 20 years of experience in claims, underwriting, service, finance, and analytics.

Technology.
Since outdated legacy systems didn't burden us, we could take advantage of the newest technologies to make insurance easier for brokers, amateur sports clients, and even ourselves. We combined our deep insurance expertise with state-of-the-art digital capabilities and analytics to provide a unique, intuitive, and pleasant buying experience.