

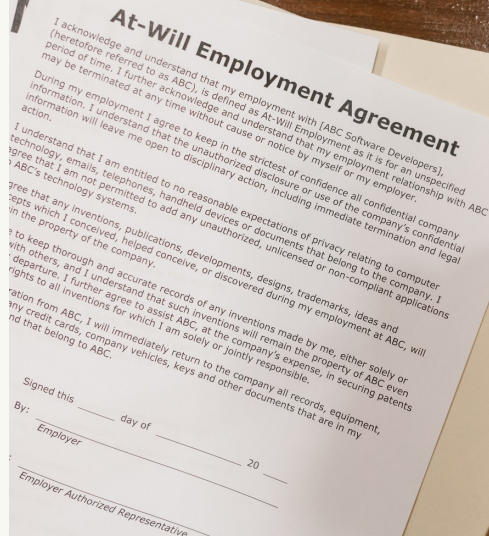
PERSONNEL ADVICE AND EMPLOYEE RECORDS

HR advice can trigger a claim.

You advise on personnel policies and handle employee records. Accepted consulting duties need professional terms, while your own firm's employment claims and qualifying data incidents need separate protection.

RISKS WORTH DISCUSSING

- 01 Allegedly incorrect employment advice
- 02 Sensitive employee-record breaches
- 03 Claims over your firm's staff decisions



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Coverage worth discussing



Professional liability

Covered claims alleging accepted HR-consulting errors.



Cyber liability

Covered employee-data breach response and privacy claims.



Employment practices

Covered employment claims against your own insured firm.



Business owners policy

Eligible office property and premises liability together.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



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Read the full
guide

800-777-1872

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