

The Sally Taylor Insurance Group

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Sally's Blog

What's the difference between general liability and professional liability insurance?

Heads up, business owners. You're responsible for liability in two arenas: general and professional. According to the folks at Lightship Insurance, here's the difference between the two.



General liability protects your business against costs associated with property damage, medical expenses, settlements, and slander. If a customer slips and falls in your store and sues you for medical expenses, general liability insurance will cover those expenses.

Professional liability protects your business against claims that you didn't do your job properly. An accountant who offers tax advice might be sued by a client who loses money after following his accountant's advice. Other names for professional liability insurance are Malpractice Insurance and Errors and Omissions Insurance—and they're not exclusively for medical and healthcare practitioners. Even an honest clerical mistake can be considered an error in professional services and result in a lawsuit.

If you operate a brick and mortar business, consider carrying both types of policies. I'm happy to discuss your needs and help you determine what's right for your situation. If you're a small business owner, I can help with general and professional liability insurance.

I can help with your business insurance needs, call Sally at (303) 768-0000 or send an email to sally@sallytaylorinsurance.com.

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Questions? I've got answers. (303) 768-0000

