



Introduction for Professional Liability Insurance from Huntington Insurance to: The International Association of Professional Life Coaches

We at Huntington Insurance along with our colleagues in the UK have created an insurance program specifically for professionals in the Life Coaching industry. Our insurance program started as a specific professional liability insurance program for the International Coaching Federation (ICF) in 2006. Since then the Westminster Group formed as a hosting platform to accommodate the ICF and many other coaching associations and practice groups. Individual coaching professionals in the U.S., Canada, and the UK are now purchasing professional liability insurance coverage by simply logging on to our Westminster Group web site at:

www.insurancebiglife.com

Professional Liability Insurance:

Professional liability insurance is coverage for errors & omission allegations made against you for your work within your professional practice as a coaching professional and/or as life coach teacher. Allegations made against you as a result of someone you are coaching may lead to lawsuits. Even if the allegations may appear to be groundless, you may still need protection. Also, professional liability insurance covers your legal defense as well as a potential judgment made against you. A Westminster Group professional liability policy will protect you wherever you work in your practice including training sessions via Skype. Also, if you create a legal corporate entity such as an “LLC” to your business practice as a life coach, you can add that entity to your policy as a named insured at no additional premium.

General Liability Insurance:

The Westminster professional liability Insurance program from Huntington Insurance now offers general liability as an endorsement to the professional liability insurance policy. The general liability coverage, which is an endorsement to your professional coverage, protects you from bodily injury and property damage allegations (i.e. slip & fall claims) made against in your coaching practice. This coverage is basic standard commercial/business liability insurance most businesses carry and it shares the same limits as the professional liability coverage you select. Coaching professionals practicing in an office, home or at any number of different off site locations should add this coverage to their program.

Who is the Insurance Company?

The Westminster Group Insurance program is covered by Certain Underwriters at Lloyds of London (Beazley Syndicate) with an A.M. Best Guide Rating of A “Excellent” XV



Professional Liability Insurance Quote Examples Based on Limit Selections:

1. Limits: **\$1,000,000 per occurrence/ \$1,000,000 aggregate:**

(Includes taxes & fees)

Year 1 \$ 154.80

Year 2 \$ 192.00

Year 3 \$ 192.00

Year 4 \$ 217.20

2. Limits: **\$2,000,000 per occurrence/ \$2,000,000 aggregate:**

(Includes taxes & fees)

Year 1 \$ 229.81

Year 2 \$ 285.01

Year 3 \$ 285.01

Year 4 \$ 322.21

3. Limits: **\$1,000,000 per occurrence/ \$3,000,000 aggregate:**

(Includes taxes & fees)

Year 1 \$ 259.81

Year 2 \$ 322.21

Year 3 \$ 322.21

Year 4 \$ 364.21

(General Liability Insurance can be added for an additional \$200 premium annually)



Westminster Online Quote Instructions

Go To: www.insurancebiglife.com

There are prompts to help you apply along the way.

- Select Country and click – “OK”
- “Click here to register or log in” (On this page there is also a link for the list of Business Practices)
- Scroll to the bottom to the “If this is your first visit click here” box and “Click Here to register”
- Once registered enter information in the top box labeled, “Existing insurance customers log in here”
- “Click here to proceed to the US insurance site”
- Confirm your state & click “Next”; or click on the link to change your state.
- Confirm that your name and email address, & answer the three underwriting questions and click “Next”.
- On the next screen you will need to...
 - Confirm your practice areas
 - If you need to add another firm - Additional Insured and/or an Business Name click on link in the second box
 - Coverage Limits
 - Annual Gross Income
 - Do you conduct business outside of the US (click the box for yes) NOTE: If you Skype but are still physically in the U.S. don't check.
- Review your quote and “Apply for this coverage”
- The **optional** General Liability page is next; if you want to add click the box for “YES”; if not just click “Next”
- Please confirm information and click next
- This screen shows that your payment will be collected by iPayX/Essex; click “Proceed to make payment”
- Once payment is made you will be switched back to the Big Life site and your policy will be emailed.

Please call with any questions at: 866-318-5028

Michael Dercoli CPCU, CIC | Insurance Sales Executive-Senior | Phone: 330.742.2793 |
Mobile: 330.770.2381 | Fax: 877.263.3583 | mike.dercoli@huntington.com