



Questions to Ask Before Choosing a PLI Provider

Questions to Ask Before Choosing a PLI Provider

 **Key Area**

 **Questions to Ask**

Coverage Scope

What specific risks are covered under this policy?

Does it include errors, omissions, and negligence?

**Claims
Handling**

How are claims reported and processed?

Is the process straightforward and fast?

**Industry
Experience**

Have you worked with businesses in my industry before?

Can you provide any references?

**Policy
Flexibility**

Can I tailor the policy to fit my business's unique risks or services?

**Cost &
Premiums**

What factors affect my premium cost?

Are there discounts for low-risk businesses or multi-policy bundling?

**Limits &
Exclusions**

What are the policy limits?

Are there any exclusions I need to be aware of?

Legal Support **Does the policy include legal defense costs, even if I'm not at fault?**

Renewal Terms **How does the renewal process work?**

Will my premiums go up after a claim?

Customer Support **Is your customer service team available when I need help or advice?**

This question template empowers you to vet providers more thoroughly and avoid surprises when you need coverage the most.

