

Property & Casualty Insurance for Professional Service Firms

Aon's Professional Services practice has long recognized the unique risk characteristics of professional service firms. Unlike most of our competitors, we have a dedicated team of professionals whose sole focus is providing property and casualty insurance brokerage and risk consulting services to professional service firms, on a global basis.

Overview

Our primary mission is to act as an advocate for our clients and to ensure that their assets are protected and their organizational goals are met. Our value-added services related to property and casualty coverages include the planning, execution, and stewardship of the following coverages and services:

- Property Insurance, including Business Interruption
 - Workers' Compensation / Employers Liability
 - General Liability, Automobile Liability and Umbrella Liability
 - Global Programs (including Local Placements)
 - Crime, Fiduciary, and Kidnap, Ransom and Extortion
 - Group Personal Umbrella Programs
 - Travel Accident
 - Cyber Risk
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- ▾ Advisory services, including risk identification, analysis and risk management strategy development.
 - ▾ Market intelligence and benchmarking data.
 - ▾ Pre- and post-loss services, including Aon Horizon loss consultants.

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[aon.com/
professional-services](http://aon.com/professional-services)

Why Aon?

The Professional Services practice, in concert with Aon's global network of offices, is uniquely qualified to represent your firm as evidenced by the following:



- Aon has 600 offices worldwide, with over 62,000 professionals that work in partnership with us to address the global insurance needs of our clients.
 - All client advisory and insurance marketing services are provided from one department and by one team of people.
 - As the largest broker to professional service firms, we have the focused premium volume and deep market relationships to provide the best program alternatives to our clients.
 - We have the largest database of proprietary benchmarking information on professional service firms.
 - Our clients enjoy the advantage of the markets' favorable perception of our integrity, professionalism, and segment knowledge.
 - We work to modify insurers' standard form, whenever possible, to create an Aon-based form that serves as the new baseline from which we begin our negotiations of coverage.
- We have developed a proprietary property form designed specifically for our professional service firm clients, which we believe to be the broadest policy wording available in the market. Some features available through this proprietary Aon property product with Chartis include:
 - Up to US\$250 million in blanket limit for any owned location, including business interruption (billable hours)
 - US\$100 million capacity for non-critical Earthquake & Flood
 - US\$25 million capacity for California and Pacific Northwest Earthquake
 - US\$5 million capacity for "hot-zone" Flood (Zones A & V)
 - Up to US\$1 million in coverage for loss adjustment fees, using Aon Horizon loss consultants
 - Blanket coverage for computer equipment, accounts receivable, valuable papers, and fine arts
 - Coverage for first party Cyber Risk such as, data corruption and computer virus
 - Full terrorism coverage including limited biological and chemical terrorism
 - Pro bono and recruiting extension
 - Builders risk coverage automatically included