

What Coverage Do I Need?

An Insurance Guide for Professional Planners

I'm an Employee

BMS recommends:

- ✓ Error & Omissions (Professional Liability) Insurance, and
- ✓ Cyber Security & Privacy Liability.

I'm an Independent Contactor

BMS recommends:

- ✓ Error & Omissions (Professional Liability) Insurance,
- ✓ Commercial General Liability,
- ✓ Contents Coverage, and
- ✓ Cyber Security & Privacy Liability.



I'm a Business Owner with others delivering services for or on behalf of my business or billing under my business name

BMS recommends:

- ✓ Error & Omissions (Professional Liability) Insurance,
- ✓ Commercial General Liability,
- ✓ Contents Coverage,
- ✓ Legal Entity Professional Liability,
- ✓ Cyber Security & Privacy Liability, and
- ✓ Employment Practices Liability.

Enhance Your Coverage

Explore these additional solutions to complement your recommended coverage.



Personal & Family Cyber Protection



Legal Services Package



Personal Legal Solutions



Business Legal Solutions



24 Hour Accident Coverage



Critical Illness Insurance

For more information, or if you have questions about professional liability and business insurance solutions, contact a broker at BMS – we're here to help.



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The information in this graphic is for information purposes only. Full terms and conditions of policies, including all exclusions and limitations, are described in policy wordings, which can be obtained from BMS.