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You might have heard about doctors, lawyers or entrepreneurs that have been denounced or brought an action against. The fact that some categories of people have to face more often than other people problems like that does not depend on the fact that they are made of people that are not very reliable or dishonest, but on the fact that these jobs are notably delicate, and the people who work in those fields are prone to many responsibilities and pressures. For this reason these professionals might find it necessary to protect themselves in a proper way, to be able to defend themselves and avoid tangling up in hazardous problems.

It is to safeguard the job “ and the reputation “ of these professionals that people ensure themselves with a professional liability insurance, a special insurance that has been especially conceived for some categories of people and that can protect them from many problems.

For doctors, for example, there are some special insurances that can vary depending on the type of specialization they have and that include services like assistance of a counsel, reimbursement in case of accidents, liability coverage and proper compensations connected to the risks that one might have to face using medical equipment. Some insurance companies offer not only insurances for the single doctor, but also insurances for clinics, while in other cases the doctor can choose an insurance that covers not only his profession, but also his private life.

Another category of professionals that notably needs to protect itself with insurances is that of lawyers. Some insurance companies give people the possibility to sign only one contract to have a complete coverage: in this way the lawyer that chooses this insurance is safeguarded whenever he might cause damages to his client, for any reason. It is also possible to choose a type of insurance that does not only protect the single professionals, but also the associations and companies they work for. Because of the variety and amount of insurances for lawyers that you can find, it is necessary to choose the type of insurance with care: you should choose the best option according to your needs, considering also the budget you have at your disposal.

Dealing with professional liability insurances in Italy, we must speak about the legislative decree 231, which has introduced the concept of administrative responsibility of companies in case of offences committed by administrators, managers or employees of a company. This means that not only natural persons, but also legal entities, have to “œpay” for an offence. There are various types of sanctions: fines, disqualification, forfeiture and publication of the sentence. Also for this reason it is more and more important, for the companies and for the people who work for them, to protect themselves in the best way with a proper insurance.

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[Francesca](#) - About Author:

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