



# Steve Avetyan Explains the Difference Between General Liability and Professional Liability

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*Coverage for abstract damage and professional errors is a must, says Avetyan.*

MIAMI, FL, UNITED STATES, July 7, 2021 /EINPresswire.com/ -- Coverage for abstract damage and professional errors is a must, says [Avetyan](#).

Business professionals may need law firms to help them navigate the legal world if a client is unhappy with their practice. Whether they made a real or perceived mistake, [Steve Avetyan](#) says they could face litigation threats. Professionals need to know the difference between general liabilities and professional liability.

[Steve Avetyan](#) is an Insurance Consultant for a small consulting firm in Miami Beach, Florida. His recent announcement explained the difference between general liability and professional liability.

According to Steve Avetyan, the type of liability coverage changes based on the role of the professional or business owner. While a contractor may be held responsible for their building, Avetyan says consultants could be liable for the financial losses of a business if they gave poor business advice.

A big misconception is that a professional's general liability covers their professional exposure, but that's not at all the case says Avetyan. While general liability covers any physical risks that occur—like workplace accidents or property damage—professional liability covers errors and other abstract risks.

"This isn't an area where you want to go without a safety net," says Avetyan. "Clients can come at you over the smallest thing that they've perceived as a catalyst for their business's disaster. You have to have someone on your side to protect you as a professional. We all make mistakes and professional liability insurance protects you—even when something is absolutely a fault on your part."

Steve Avetyan says all professionals should consider professional liability insurance along with general liability insurance coverage. Lawyers, accountants, tax preparers, home inspectors, IT professionals, consultants, web developers and many other kinds of professionals should get

this coverage, Avetyan says.

"What if you create a website for a client, but a glitch kills sales for a few days until the mistake is caught, costing thousands?" asks Avetyan. "Or, what if you give bad advice on investing or tax filing? Or, you tell a couple they should buy a home—only to later find out it was full of termites your inspector didn't catch? Who pays for these mistakes if the client decides to take you to court— even if it wasn't your mistake?" That is what professional liability insurance is for, explains Avetyan. It covers the more abstract forms of harm that can still be quantified for a legal suit.

Steve Avetyan recommends working with Founders Professionals for business owners who need professional liability insurance. They help businesses of all sizes, spanning a wide variety of industries.

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