

## EBB & FLOW OF WORK

Another thing to prepare for if you're considering going freelance: I, at least, have found it to be a career with almost "seasonal" fluctuations. When you're starting out, you can sometimes go 10 days without any work, other times you can go three weeks without a day off. One year I had a non-stop August, the next year August was almost dead but October was a record-breaker. I think when you start, holidays can be the busiest – when agencies cannot always get their regular translators so they turn to translators who are new to them. That's your chance to show them why they need YOU! I started this way with a couple of clients who are now regulars. The Christmas holidays, but also August is a good time for this – when much of Europe goes on holiday. The bottom line is: don't panic when you have a few days off! You may want to catch up on your administration or do a little marketing, but remember to relax while you can and enjoy life!



*I've been a bit down recently because of a slump in the workload. Reading your tips helps me put many things in perspective and gives me some ideas to follow in the area of marketing.*

## E&O INSURANCE

It is possible for translators to take out an errors & omissions insurance policy. But is it necessary? Only you can decide if it's necessary for you – if you sleep better at night knowing there's no chance you can lose the roof over your head because you wrote 500mg instead of 50mg in a pharmaceutical translation, then E&O insurance is probably for you. Other factors to consider when deciding if such a policy is right for you include your client base (do you work for agencies or direct clients?) and the type of translation work you specialize in.

I once looked into E&O insurance with [Seabury & Smith](#), which offers a professional liability insurance program specifically for members of the American Translators Association. *"The ATA E&O policy covers those sums the insured is legally obligated to pay as damages because of any act, error or omission in professional services rendered by the insured..."* Various programs are available to suit your needs: for instance, you can choose a policy with a limit of \$250,000, \$500,000 or \$1,000,000 with a \$250 deductible for a premium of anywhere between about \$300 and \$640 per year.