

Miscellaneous Professional Liability Coverage

Competitive professional liability coverage and instant quoting and binding for over 40 professional classes.

Program qualification:

- Small firms with up to \$500K in annual revenue (\$250K in CA and WA).
- \$250K, \$500K and \$1M limits options
- Premiums starting at \$300
- Admitted offering 46 states. Not available in AK, HI, NV and VA.

Standard coverage under the policy

Please refer to the full policy form for details

Covers damages owed to third parties due to errors in the Insured's work.

Financial loss only. Policy does not cover bodily injury or property damage.

Provides defense and covers defense cost. Policy will take on legal defense in the event of a claim alleging errors or omissions in your work.

Personal injury coverage. Policy will also cover claims against you for defamation, libel, slander and false imprisonment that arise from your professional services.

Pre-claims assistance. At the carrier's sole option, the policy may provide pre-claims assistance on notified matters that may otherwise lead to a professional liability claim.

Disciplinary proceedings and expenses. Policy will pay up to \$10K in defense expense in any disciplinary proceeding. This includes up to \$250 per day for salary expense of employees attending such proceedings.

Standard exclusions under the policy

Bodily injury and property damage.

Intellectual property, copyright, patent, trademark and any other infringement related matters are excluded under the policy. Full limits carve back for classes under Advertising, Creatives and Contents.

Pollution and Mold.

Misappropriation of funds and false pretenses, including comingling or improper use of funds, funds transfer fraud, social engineering, phishing etc are excluded under the policy.

Specifically excluded professional services include: accounting, actuary, architecture and engineering, healthcare or medicine, insurance agencies, investment advisors, lawyers, mortgage banking and brokers, property developers.

Eligible Classes

Advertising and Creative*

- Ad/Marketing Agency
- Content Creators
- Digital Marketing
- Graphic Design
- Photographers

Arbitrators and Mediators*

Auctioneers

Administrative Assistants

Beauticians

Bookkeepers*

Call Centers

Claims Adjusters

Consultants*

- Management/Strategy
- Human Resources
- Education Training
- Energy Efficiency
- Telecommunications

Event and Meeting Planners

Market Research*

Pet Training and Grooming

Recruiters*

Staffing Agency*

Translators*

Travel Agents

Tax Preparers*

Test Administrators

Tutors

and more!

***General liability coverage up to \$500K per claim/aggregate limits also available for these classes.**

AM Best rated A (Excellent) carrier with financial strength category XV (greater than or equal to \$2 billion)