



Specified Professions Errors and Omissions with professional office package

This product targets office-based professionals with less than \$10,000,000 in annual revenue.



The HIT ZONE – Our highest hit ratio

- 🎯 Gross annual revenue up to \$10,000,000
- 🎯 No errors and omissions claims or circumstances in the past five years
- 🎯 At least three years in operation or three years of related experience
- 🎯 Eligible classes include, but are not limited to:

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|---|-------------------------------|--------------------------------|
| Accident reconstruction | Energy consultant | Print broker |
| Administrative/office support | Ergonomic consultant | Printer |
| Advertising agency | Event/meeting planner * | Private investigator * |
| Answering service | Exhibit designer * | Process server * |
| Appraiser (non-real estate) | Expert witness | Property preservationist * |
| Archaeological/historical preservation consultant * | Financial planner | Public relations consultant |
| Arborist * | Forensic investigator | Real Estate Closing Service |
| Association management | Forestry consultant * | Real estate consultant |
| Audio/visual consultant | Fulfillment service * | Referral service |
| Audit service (non-financial) | Fund raising consultant | Registered agent |
| Background check service | Grant writing service | Relocation service |
| Bill payment service | Graphic designer | Reserve study consultant * |
| Billing service | Green building consultant * | Resume service |
| Bookkeeper | Human resource consultant | Screening service |
| Business manager | Insurance inspector | Seminar conductor |
| Caterer * | Insurance risk manager | Social security representative |
| Claims adjuster | Interior designer | Statistical consultant |
| Cleaning service * | Interpreter | Subrogation consultant |
| Coaching service * | Landscape architect * | Talent agency * |
| Coding service | Lead generation service | Tax preparer |
| Collection agency | Librarian | Teacher * |
| Compliance consultant | Lighting design consultant * | Technical writer |
| Concierge service | Lobbyist | Telecom consultant |
| Construction loan monitor * | Mailing service | Telemarketing service |
| Copy service | Management consultant | Testing service |
| Cost containment consultant | Marketing consultant | Tour operator * |
| Courier/messenger service * | Mediator | Traffic/parking consultant |
| Court reporter | Medical transcription service | Training specialist |
| Damage appraiser | Mortgage field inspector | Translator |
| Document destruction service | Motor vehicle registration | Travel agent |
| Document management service | Notary | Tutor * |
| Educational consultant | Paralegal | Videographer |
| Employment agency | Pet groomer/sitter/walker * | Wedding planner * |
| | Photographer | |

* indicates risks which are not eligible for our Professional Office Package

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Miscellaneous classes not listed as ineligible
- ▶ One or two errors and omissions claims or circumstances in the past five years



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PRODUCT ADVANTAGES

- ▶ Defense outside the limit on most classes
- ▶ Personal injury coverage
- ▶ \$0 deductible for most risks
- ▶ Full prior acts coverage (available for first-time purchasers for select classes)
- ▶ Coverage for bodily injury/property damage arising from professional services for select classes
- ▶ Intellectual property coverage for select classes
- ▶ Sexual abuse or molestation coverage for select classes
- ▶ \$25,000 third party discrimination sublimit on most classes
- ▶ Supplemental payments coverage for reasonable expenses while attending arbitration, a trial or a hearing
- ▶ Punitive damages coverage where insurable by law
- ▶ Worldwide coverage for wrongful acts subject to claim made within the United States, its possessions or Canada
- ▶ Softened hammer clause of 75/25 in favor of the insured
- ▶ Spousal and domestic partner liability coverage
- ▶ Pre and post judgment interest coverage
- ▶ Final adjudication wording
- ▶ Automatic additional insured coverage for parent company
- ▶ Automatic subsidiary coverage
- ▶ Express coverage for the insured for acts of independent contractors
- ▶ Express coverage for professional services performed via the Internet
- ▶ Express coverage for disciplinary proceedings, mediations and arbitrations
- ▶ Express coverage for a request to toll the statute of limitations
- ▶ Optional businessowners package for select classes
- ▶ All coverage features are available in most states

INELIGIBLE

- ▶ Over \$10,000,000 in revenue
- ▶ Less than three years in operation or less than three years of related experience (flexibility for select classes)
- ▶ More than two errors and omissions claims or circumstances in the past five years
- ▶ Applicants located in Louisiana
- ▶ The following classes of business:

Architect	Escrow agent	Nanny service
Attest & audit services (financial)	Franchisor	Payroll processors
Attorney	Freight forwarder	Premium finance company
Bank	Funeral director	Safety consultant
Construction manager	Home inspector	Stockbroker
Dating service	Investment banker	Third party administrator
Engineer	Laboratory	Title agent/abstractor
Environmental consultant	Lawyer	Trustee
Escort service	Mortgage broker	

AVAILABLE LIMITS

- ▶ ERRORS AND OMISSIONS
 - Up to \$5,000,000 on select classes
- ▶ BUSINESSOWNERS PACKAGE
 - General liability
 - \$1,000,000 limit/\$2,000,000 aggregate
 - Personal property
 - Up to \$250,000 total insured value

RETENTIONS

- ▶ ERRORS AND OMISSIONS
 - Start at \$0 for most classes with less than \$1,000,000 in receipts
- ▶ BUSINESSOWNERS PACKAGE
 - \$1,000 (\$500 for outdoor signs and money and securities coverages)

SUBMISSION REQUIREMENT

- ▶ Any new business miscellaneous errors and omissions professional liability application