

# SPECIFIED PROFESSIONS ERRORS AND OMISSIONS PRODUCT WITH GENERAL LIABILITY OR PREFERRED PACKAGE

- ⦿ Risks with revenues up to \$15,000,000
- ⦿ Eligible classes include, but are not limited to:



Accident reconstructionist	Cost containment consultant	Interior designer	Referral service
Accountant	Courier/Messenger service*	Interpreter	Registered agent
Administrative/Office support	Court reporter	Landscape architect*	Relocation service
Advertising agency	Damage appraiser	Lead generation service	Reserve study consultant
Agricultural consultant	Document manager	Lighting design service*	Seminar conductor
Answering service	Ecological consultant	Lobbyist	Social security representative
Appraiser (non-real estate)	Educational consultant	Mailing service	Statistical consultant
Archaeological consultant*	Employment agency	Management consultant	Talent agent
Arborist*	Energy consultant	Marketing consultant	Tax preparer
Auctioneer*	Event/Meeting planner*	Market research service	Technical writer
Audio/Visual consultant	Executive search firm	Mediator	Telecom consultant
Audit service (non-financial)	Exhibit designer	Mortgage brokers	Tour operator*
Background check service	Expert witness	Mortgage field inspector	Training specialist
Billing service	Financial planner	Notary	Translation service
Bill payment service	Forensic investigator	Organizational consultant	Transportation consultant*
Bookkeeper	Forestry consultant*	Paralegal	Travel agent
Caterer*	Fulfillment service	Pet groomer/sitter/walker*	Tutor
Claims adjuster	Fundraising service	Photographer	Urban planner consultant
Coaching service	Grant writing service	Print broker	Video/Post production consultant
Coding service	Graphic designer	Printer	Videographer
Compliance consultant	Green building consultant*	Private investigator*	Wedding officiant
Concert/Event promoter*	Historical preservation consultant	Process server*	Wedding planner
Concierge service	Human resource consultant	Property preservationist*	
Construction loan monitoring	Insurance inspector	Public relations consultant	
Copy service	Insurance risk manager	Real estate consultant	

- ⦿ New ventures are eligible

\* Not eligible for preferred package

## PRODUCT ADVANTAGES

- ▶ ProSecurity+ endorsement including coverage for malicious code, unauthorized access, \$50,000 of professional reputation restoration expense, Lifetime Occurrence Reporting Provision for individual insureds and coverage for pro-bono services (available for most risks)
- ▶ Additional Privacy Breach Expense limit offered to match the policy limit up to \$1,000,000 (for many classes)
- ▶ Defense outside the limit of liability
- ▶ Coverage for independent contractors as insureds when working for the named insured for most accounts
- ▶ Full prior acts coverage available for first-time purchasers for most accounts
- ▶ Coverage available for bodily injury and property damage arising out of professional services
- ▶ Coverage available for intellectual property
- ▶ Coverage available for defense of sexual abuse or molestation
- ▶ Punitive damages coverage where insurable by law



## PRODUCT ADVANTAGES (CONT.)

- ▶ Broad definition of wrongful act including coverage for disciplinary proceedings
- ▶ Worldwide coverage for wrongful acts subject to claim made within the U.S., its possessions or Canada
- ▶ Softened hammer clause of 75/25 in favor of the insured
- ▶ Final adjudication wording
- ▶ \$25,000 third-party discrimination sublimit on most classes
- ▶ Supplemental payments coverage for reasonable expenses while attending arbitration, a trial or hearing
- ▶ Spousal and domestic partner liability coverage
- ▶ Pre- and post-judgment interest coverage
- ▶ Automatic additional insured coverage for parent company
- ▶ Option to package errors and omissions with either general liability or a preferred package including general liability and property
- ▶ General liability coverage includes options for waiver of subrogation, primary/non-contributory wording and blanket additional insured

## AVAILABLE LIMITS

- ▶ Errors and omissions up to \$5,000,000
- ▶ General liability available up to \$1,000,000/\$3,000,000
- ▶ Business personal property up to \$250,000
- ▶ Business income up to \$50,000
- ▶ Hired and non-owned auto up to \$1,000,000
- ▶ Excess general liability up to \$5,000,000

## DEDUCTIBLES

- ▶ Errors and omissions starting at \$0
- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions.

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

Architect/Engineer	Escrow agent	Home inspector	Third party administrator
Attorney	Franchisor	Investment banker/stockbroker	Title agent/abstractor
Construction manager	Freight forwarder	Medical professional	Trustee
Environmental consultant	Funeral director	Payroll processor	

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

