



Specified Professions Errors and Omissions with professional office package

Over 100 classes are now eligible for our product including but not limited to:

Accident reconstruction	Concierge service	Human resource consultant	Process server *
Administrative/office support	Courier/messenger service *	Insurance inspector	Property preservation consultant *
Advertising agency	Court reporter	Insurance risk manager	Public relations consultant
Answering service	Damage appraiser	Interior designer	Real estate consultant
Appraiser (non-real estate)	Dance instructor *	Interpreter	Registered agent
Arborist *	Document destruction service	Landscape architect *	Relocation service
Association management	Document management service	Lead generation service	Screening service
Audio/visual consultant	Educational consultant	Lighting design consultant *	Seminar conductor
Audit service (non-financial)	Employment agency	Mailing service	Social security representative
Background check service	Energy consultant	Management consultant	Sports instructor *
Bill payment service	Ergonomic consultant *	Marketing consultant	Statistical consultant
Billing service	Event/meeting planner *	Mediator	Tax preparer
Bookkeeper	Exhibit designer *	Medical transcript service	Telecom consultant
Business manager	Expert witness	Mortgage field inspector	Telemarketing service
Caterer *	Fitness instructor *	Notary	Traffic/parking consultant
Claims adjuster	Forensic investigator	Paralegal	Training specialist
Coaching service	Forestry consultant *	Pet groomer/sitter/walker *	Translator
Coding service	Fundraising consultant	Photographer	Travel agent
Collection agency	Grant writing service	Printer	Tutor *
Compliance consultant	Graphic designer	Private investigator *	Wedding planner

* Indicates risks which are not eligible for our professional office package

COVERAGE HIGHLIGHTS:

- ▶ 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

