

Specified Professions Errors and Omissions Product with General Liability or Preferred Package

- Ⓢ Risks with revenues up to \$15 million*
- Ⓢ 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

*Risks with up to \$50 million in revenue can be considered under the Pro+ect product. Please reference our Pro+ect Hit Zone Product Underwriting Guide

**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 million (for many classes)
- ▶ Defense outside the limit of liability
- ▶ Coverage for independent contractors as insureds when working for the named insured 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 million
- ▶ General liability available up to \$1 million/\$3 million
- ▶ Business personal property up to \$250,000
- ▶ Business income up to \$50,000
- ▶ Hired and non-owned auto up to \$1 million
- ▶ Excess general liability up to \$5 million

DEDUCTIBLES

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

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. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.



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