

COUNTLESS SOLUTIONS FOR PROFESSIONALS



We provide tailored, broad **professional liability** and **general liability** coverages for a variety of classes.

Common Classes

- ▶ Information technology
- ▶ Software developer
- ▶ Consultant
- ▶ Insurance agent
- ▶ Property manager
- ▶ Real estate agent
- ▶ Loan signing agent
- ▶ Notary
- ▶ Accountant, tax preparer and bookkeeper
- ▶ Digital marketing and advertising agency
- ▶ Staffing service – temporary and permanent
- ▶ Claims adjuster
- ▶ Training service and coach
- ▶ Fitness instructor
- ▶ Counselor
- ▶ Physical therapist
- ▶ Day spa

Unique Risks

- ▶ Food stylist who enhances appearance of food for photo shoots
- ▶ Calligraphy consultant who captures clients' text and font design ideas
- ▶ Pickle consultant acting as a technical expert to the pickling and acidified food industry
- ▶ Real estate agent that provides ancillary services for home staging
- ▶ Commercial property manager with 100% owned properties
- ▶ Insurance agent with 100% of premium volume in commercial general liability and property
- ▶ Wellness counselor providing employee wellness and nutritional services to organizations
- ▶ Equine-assisted therapist
- ▶ Voice-over service providing vocal narrative for use in videos, ads and presentations
- ▶ Computer security training and assessment company

Available Coverage Features*

- ▶ Up to \$5 million in limits
- ▶ Full prior acts
- ▶ Defense outside the limit
- ▶ Independent contractors
- ▶ Cyber liability
- ▶ Privacy breach expenses
- ▶ Personal injury
- ▶ Reputation restoration expense
- ▶ Intellectual property
- ▶ Contingent bodily injury and property damage
- ▶ Abuse and molestation
- ▶ Third party discrimination
- ▶ Additional insured
- ▶ Waiver of subrogation
- ▶ Primary and noncontributory wording
- ▶ Optional business personal property

**Available coverage features may vary by product and state*

TARGET PROFESSIONAL LIABILITY CLASSES

TECHNOLOGY

App developer
Computer consultant*
Computer repair
Custom software development*
Disaster recovery
E-discovery
Electronics recycling
Equipment evaluation/selection
Managed service provider
Network cabling/wiring
Network/Computer security
Network architecture/design
Search engine optimization
Software as-a-Service (SaaS)
System/Network evaluation*
Technical project management
Telecommunications
Video game developer
Web analytics
Website development*
Wireless installation/configuration

DATA/INFORMATION

Cloud provider
Colocation service
Data backup
Data/records imaging,
warehousing or storage
Document destruction
Document management
Records management

MEDIA/MARKETING/ CREATIVE

Advertising agency
Animation
Audio/visual consultant*
Digital marketing
Graphic designer*
Lead generation service
Marketing consultant*
Photographer*
Printers
Print brokers
Production consultant
Public relations consultant
Talent agency
Telemarketing service
Videographer
Video production

ADMINISTRATION/ COMMUNICATION

Answering service
Association manager
Coding service
Courier/Messenger service
Grant writing service
Interpreter
Fulfillment service
Mailing service
Medical transcriptionist
Office administration/assistant
Office support service
Translator

CONSULTING

Cost containment consultant
DEI consultants
Fundraising consultant
Human resources consultant
Management consultant*
Organizational consultant
Statistical consultant

TRAINING/EDUCATION

Coaching service*
Corporate trainer*
Educational consultant
Emergency training consultant
EMT trainer
First aid/CPR instructor
Health educator
Safety trainer
Seminar conductor*
Testing service
IT trainer*
Tutor/teacher

STAFFING/EMPLOYMENT

Employment agency*
Executive search firm*
IT staffing service *
Referral service
Resume service

TECHNICAL/COMPLIANCE

Audit service
Compliance consultant
OSHA compliance consultant
Safety inspector
Technical writer

GREEN/ENERGY

Arborist/Forestry consultant
Agricultural consultant
Biological/Ecological consultant
Energy consultant
Green building consultant
Horticultural consultant
Meteorological consultant
Oenological/Viticultural consultant

LEGAL/INVESTIGATIVE

Accident reconstructionist
Arbitrator
Background check/ screening
Court reporters
Expert witness
Forensic investigator/e-forensics
Lobbyist
Mediator
Paralegal
Process server
Registered agent

TRAVEL/ TRANSPORTATION

Auto tags service
Motor vehicle registrar
Tour operator
Traffic/parking consultant
Transportation consultant
Travel agent*

REAL ESTATE

Archaeological/historical
consultant
Closing service
Lien filing service
Mortgage broker
Mortgage field inspector
Notary*
Property manager*
Property preservationist
Real estate agent/ agency*
Real estate consultant
Real estate transaction
coordinator
Relocation service
Reserve study consultant
Urban planner

FINANCIAL/INSURANCE

Accountants/ CPA's
Appraisers (non-real estate)
Auctioneer (non-real estate)
Bill payment service
Billing service
Bookkeeper*
Claims adjuster
Construction loan monitor
Damage appraiser*
Insurance agent*
Insurance inspector
Insurance risk manager
Life and health insurance agent
Social security claim representative
Subrogation consultant
Tax preparer

DESIGN/BUILD

Exhibit designer
Interior designer
Landscape architect
Lighting design consultant

EVENT/CONCIERGE

Caterer
Cleaning service
Concierge service
Concert and event promoter
Disc jockey
Event/Meeting planner
Florist
Pet groomer/sitter/walker
Wedding officiant
Wedding planner/coordinator

BEAUTY/RELAXATION

Aesthetician
Aroma therapist*
Beautician/barber
Cosmetologist
Day spa (non-medical)
Massage therapist
Reiki practitioner

ATHLETIC

CrossFit instructor
Fitness instructor*
Personal trainer*
Sports instructor
Yoga instructor*

MENTAL HEALTH

Addiction counselor
Anger management counselor
Art/music/dance therapist*
Career counselor*
Chaplain
Educational psychologist
Grief/loss/death counselor
Horticultural therapist
Life coach*
Meditation guide
Mental health therapist*
Parent coach*
Pastoral counselor
Pet/animal therapist
Sleep counselor
Social worker*
Sports psychologist
Stress counselor
Substance abuse counselor
Wellness counselor

PHYSICAL HEALTH

Audiologist
Certified nurse assistant
Corrective therapist
Dental assistant
Dental hygienist
Dietician
Ergonomic Consultant
Home health aide (non-medical)
Hospice
Lactation consultant
Lice removal service
Occupational therapist
Optician
Optometric assistant
Nutritionist
Physical therapist
Podiatrist
Phlebotomist
Recreational therapist
Rehabilitation counselor
Specimen collection service

EDUCATIONAL/COGNITIVE THERAPY

ABA therapist*
Behavioral therapist*
Bio feedback practitioner
Learning disability consultant
Neurofeedback practitioner
School guidance counselor*
School psychologist
Speech therapist*

MEDICAL TECHNOLOGY

EEG Technician/Technologist
Patient Intake Technician
Polysomnographic Technician
Radiographer
Radiologic technologist
Sonographer

*Preferred classes are eligible for our most favorable rating, coverage terms and quote options





SPECIFIED PROFESSIONS



GLOSSARY OF CLASS DESCRIPTIONS



A

Accident Reconstruction Services analyze conditions related to material, equipment or construction failures and accidents, including those involving human factors or catastrophic events. All services are post-occurrence.

Administrative/Office Support Services provide general clerical, administrative and secretarial office work to assist in the daily operations of a client. This class does not include those licensed as insurance agents/brokers, lawyers, real estate agents/brokers/appraisers, medical professionals, title agents, mortgage brokers, escrow agents or construction managers.

Advertising Agencies are dedicated to creating, planning and handling forms of promotion tailored to help their clients sell products or services. This classification also includes media buyers.

Agricultural Consultants advise on topics related to farming, land management, crops and conservation on either the business end or technical practices.

Answering Services take and deliver messages or pages on a non-emergency level.

Anthropological Consultants conduct surveys, ethnographic research and focus group interviews to determine the role products and services relate to different societies as a way to help clients understand customers' needs, purchasing habits and motivations.

Appraisers (non-real estate) are trained to estimate the value of personal property ranging from jewelry to machinery and equipment. The purpose for appraisals can vary from sales and acquisitions to collateralization and insurance.

Arbitrators settle differences between parties using methods similar to a court process, allowing parties to present evidence and testimony so that the arbitrator can make a final judgment.

Arborist/Forestry Consultants advise on the management and maintenance of trees, writing reports, assisting with land planning and development and tree valuation. They may provide guidance on the health and safety of trees/plants and techniques for trees/plants to enhance a community or protect the environment. This classification can also include timber brokering.

Archaeological/Historical Preservation Consultants provide archival research, preservation planning, monitoring, damage impact assessments, artifact analysis, field inventory and historical preservation law compliance consulting. Services may target clients who are involved with developing on historical land or archaeologically relevant sites.

Association Management Services assist professional and trade associations on a contractual basis with fundraising, event planning, fund drives, office duties, member dues and membership lists, newsletters and professional development.

Auctioneers (non-real estate) are responsible for the sale of their clients' goods, particularly for estate sales. They accept bids and declare goods as sold on behalf of their clients.

Audio/Visual Consultants set up and test sound and visual equipment and/or produce audio and video recording for in-house business use only (training videos, presentations).

Audit Services review records and data to verify if clients are in compliance with established levels of operations, information or standards within specific industries. This classification does not include financial audits by CPAs.

Authors not only write books, articles or reports, but may also self-publish. *Classified with Book Publishers.*

B

Background Check Services/Screening Services research the history of a potential employee or tenant to verify previous employment, education, references and/or criminal history.

Benefit Consultants advise clients on matters related to group insurance or employee benefits. They review, analyze and make recommendations for benefit strategies, plan design, insurance carrier selection and pricing, but do not represent any particular insurance company.

Bill Payment Services, also known as daily money managers, assist seniors and the disabled to pay bills, balance checkbooks, make deposits and organize their tax documents.

Billing Services submit and follow up on payment invoices. This classification does not include collections agencies, nor those collecting assigned or owned debt.

Biological Consultants have specialized knowledge in particular plants and animals and perform field studies, species surveys, data collection or assist in safely relocating animals from construction sites.

Bookkeepers record the financial affairs of a business in a ledger and provide little to no payroll processing services. This class is separate from a tax preparer.

Book Publishers attract writers to achieve commercial success and provide editing, design and marketing services to authors.

Brokers buy and sell goods for others by bringing both parties together and arranging transactions for a commission.

C

Caterers provide food and beverages for events but do not operate as a restaurant.

Claims Adjusters are contracted by an insurance company, reinsurer, self-insurer or any other risk transferring entity to investigate, evaluate, negotiate, and settle an insurance claim for covered losses. This classification does not include services as a public adjuster.

Cleaning Services primarily focus on residential cleaning with only a small portion of after-hours commercial cleaning. Acceptable services include maid services, carpet and window cleaning.

Coaching Services (business, leadership, executive) are non-licensed business, career or executive coaches who assist professionals in achieving their goals. This class does not include those providing mental health, psychological counseling or psychiatric support.

Coding Services (medical) review health records provided by physicians/clinicians to change their diagnostic phrases into coded forms for clients (usually for insurance billing purposes).

Collection Agencies pursue outstanding debts from those who have failed to pay through multiple attempts using traditional billing methods and are now past due or in default.

Compliance Consultants inspect premises, equipment and operations to see if clients are meeting regulations and acceptable standards within their industries, including OSHA standards.

Concert and Event Promoters are responsible for presenting a live event such as a music concert, festival or club event by renting the venue and paying for advertising, performers, vendors and technicians on behalf of their client.

Concierge Services act as a personal assistant and carry out services such as running errands, picking up groceries or dry cleaning and making reservations for those too busy to do so. This classification does not include babysitting, nanny work or eldercare.

Construction Loan Monitors are hired by lenders to visit construction sites to verify progress in order to help the lender determine whether the next incrementally scheduled loan portion can be released.

Copy Services provide reproduction/duplication services for documents, usually in large volume. These services can also include binding, laminating and delivery services.

Cost Containment Consultants specialize in expense reduction through suggesting outsourcing, restructuring, downsizing, and reduction of unnecessary spending to improve profitability for their clients.

Cost Estimation Consultants approximate costs of projects, programs, and operations in order to help clients determine funding feasibility.

Couriers/Messengers deliver parcels, messages or documents to a set location or person. This does not include those transporting medical specimens.

Court Reporters are responsible for taking accurate reports made by the plaintiff and claimant in a courthouse, deposition, arbitration or mediation.

D

Damage Appraisers work solely for insurance companies to provide estimates for repairing vehicles or property.

Disc Jockeys select music for events, including those traveling with portable sound systems. This classification is not for radio personalities or those acting as songwriters or music producers.

Document Destruction Services are paper shredding companies who provide document destruction services for businesses to maintain privacy.

Document Management Services store and maintain documents, films, tapes and other items for their clients.

Drafting Services offer detailed technical drawings including dimensions, materials and procedures for architects and engineers to utilize in their project.

E

Ecological Consultants research and survey how plans affect particular areas of land and their plants, animals, and habitats. Field work and observations, data collection, habitat survey, botanical identification, and impact assessments are provided for clients including building developers or transportation departments.

Educational Consultants provide curriculum development, administrative policy consulting, fund raising and budget planning for clients in the academic world. Services can also include assisting students with selecting and applying for colleges.

Election Monitoring Services are appointed as a neutral party by a homeowners or condominium association who assist in the election process and determine the final results.

Emergency Training Consultants train public and private sector clients to be better prepared for issues such as effective evacuation plans, meeting fire and safety regulations, response to unexpected hazards and business recovery.

Energy Consultants provide individuals and businesses solutions on how to cut and conserve energy consumption to save money and maximize their use of electricity.

Event Planner/Meeting Planners organize parties, weddings, meetings and special events. This classification is not for those providing any security services.

Exhibit Designers set up and design space for trade shows, conventions, store windows and/or museum displays with no involvement in the structural integrity of the property.

Expert Witnesses provide unbiased third party knowledge or experience on certain subject matters beyond that of common knowledge in order to aid in settling a dispute between parties. They have expertise to give opinion in their industry of practice.

F

Financial Planners prepare advice on investments, savings, taxes, insurance, retirement, estate planning and trusts for their clients, and offer products and services to implement their plans.

Florists prepare flower arrangements for individual customers and events, as well as those hired to maintain plants for an office setting.

Forensic Investigators collect, identify and analyze physical evidence to come to a conclusion about misconduct, illegal activity or errors. All services are post-occurrence.

Freelance Writers are independent non-employees who sell works or services by the hour, day, or job, and often for multiple publications at a time.

Fulfillment Services are most associated with e-commerce and provide the packaging and shipping of a client's products to the desired destinations.

Fundraising Services plan, manage and consult on raising funds for non-profit organizations.

G

Government/Public Affairs Consultants help navigate the legislative process and political environment to create understanding and public support on behalf of the client's government policies.

Grant Writers secure money for the operations of nonprofit organizations. They may also be responsible for researching and identifying possible grant sources.

Graphic Designers creatively combine text and images for advertisements, magazines, books and other promotional purposes.

Green Building Consultants provide homeowners, business owners and builders with advice on becoming environmentally responsible, reducing unnecessary waste, becoming more sustainable and saving energy. They advise on how to be in compliance with various "green standards" such as LEED, Energy Star, NAHBGreen and HERS.

Guidance Counselors (non-licensed for continuing education/career counseling) provide recommendations about academics, continuing education options and careers to students.

H

Home Watch Services provide visual inspections of the property for break-ins, water leaks, electrical issues and storm damage through frequent check-ins.

Horticultural Consultants help support businesses and organizations with research, practical solutions and advice on planting layouts, farming, plant nurseries, parks and botanical gardens. Services are performed for wildlife trusts, environmental associations, local authorities or horticultural consultancies.

Human Resource Consultants advise clients on hiring, termination, conduct, supervision, advancement, discipline or other matters related to the management of employees, including reviewing and revising existing employee handbooks or policy manuals. They may also provide advice and guidance on employee motivation and incentive programs.

HVAC Consultants are experts on heating, ventilating, air conditioning and sometimes refrigeration, and will advise about energy usage, load calculations, efficiency, equipment and compliance.

I

Insurance Inspectors inspect property on behalf of insurance carriers to verify if risks were properly evaluated. Inspection should be for risk determination purposes and should not be related to environmental, pollution or mining exposures. This classification does not include those also acting as insurance agents or brokers, those providing investment counseling or those promising or guaranteeing future values of investments.

Insurance Risk Managers are hired by businesses to identify risks and provide advice on managing this exposure as an impartial judge. This classification does not include those also acting as insurance agents or brokers, those providing investment counseling or those promising or guaranteeing future values of investments.

Interior Designers advise on colors, materials and finishes, as well as furniture, fixtures, flooring, lighting layout, wall covering and room layout. They can prepare documents, drawing, sketches and diagrams to address non-structural and/or non-seismic partition layouts. This classification can also include home staging services.

Interpreters/Translators translate one language to another (including sign language) in a non-emergency setting. This can be done verbally or in written form.

L

Landscape Architects provide aesthetically and functionally pleasing designs of outdoor areas, public parks, trails and gardens through suggestions about plants, shrubs, flowers, trees and walkways.

Lead Generation Services use advertising, emails, calls and surveys to create lists of well-matched potential purchasers of products or services for their clients to increase sales.

Librarians provide record keeping services and advise on library resources.

Lien Filing Services are hired by a general or artisan contractor to file a claim of debt on the property that they are working on when clients fall behind on payments to that contractor.

Lighting Designers create the layout of lights in a residential or commercial space with no involvement with the property's structural integrity, load bearing walls or construction.

Lobbyists attempt to influence or sway public officials and members of legislative bodies towards the goal set by the clients who hire them.

Locksmiths repair locks, provide key replacements, lockout service and lock changes.

M

Magazine, Periodical and Newspaper Publishers oversee marketing, research, design and content to ensure everything meets the quality/product standards before print and distribution to the public

Mailing Services distribute mail for direct mail marketing and advertising services. This classification does not include bulk mailing facilities such as USPS, UPS and FedEx.

Management Consultants (general business strategy) are hired to analyze and propose ways to improve an organization's efficiency and profits. They analyze relevant data including revenues, employment and expenditures, and observe operations in order to propose solutions on how to better streamline work flow and productivity. This classification does not include those who provide services as an interim manager or services as a construction project manager.

Marine Biological Consultants focus on studying the marine environment to present results and conclusions in the most effective manner to non-specialists/general public through ecological studies, sediment and fisheries studies, wetland evaluation, oceanographic studies and environmental impact review.

Marketing Consultants are hired by companies to provide their expertise in improving business and customer relations. Services may include providing sales and marketing training to staff.

Mediators act as independent and impartial third parties reviewing disputes to facilitate a mutually acceptable settlement resolution without going to court. This classification does not include those who are lawyers or arbitrators.

Medical Transcriptionists convert voice recorded reports dictated by a doctor and/or health care professional into a text format with no involvement in clinical decision making or treatment.

Meteorological Consultants provide advice to public and private sectors on weather and climate through the presentation of models and studies.

Mortgage Brokers are intermediaries who bring mortgage borrowers and mortgage lenders together but do not use their own funds to originate mortgages. A mortgage broker gathers paperwork from a borrower and passes that paperwork along to a mortgage lender for underwriting and approval.

Mortgage Field Inspectors are hired by lending institutions to verify occupancy or the physical condition of a foreclosed property. This can be performed by a drive-by inspection or a walk-through of the property. This classification does not include those who also provide on-going property maintenance services.

Motor Vehicle Registrar/Auto Tag Services are independent contractors to a state's Department of Transportation, providing titling and registration of motor vehicles, issuing of tags, accessing records and issuing/renewing driver's licenses.

Multimedia Publishers utilize digital tools and software to produce interactive media projects and create digital publications.

N

Notaries provide the stamping and signature witness requirements for documents requiring notarization.

O

Oenological/Viticultural Consultants advise clients on wine cellar designs, best practices in the wine industry, interpretation of wine data, sampling, water, soils, and grapes. They study vine growing and grape harvesting and give recommendations about irrigation, vineyard nutrition, climate and staff training.

P

Paralegals are qualified through education and training to be retained by a lawyer/law firm to perform specifically delegated legal work for which the lawyer may be responsible. This classification does not include those providing legal services or advice directly to the general public.

Pet Groomer/Sitter/Walkers/Trainers provide care and cleaning of pets, check-ins on them when their owners are away and walk them when their owners cannot. This classification does not include those pet caretakers who stay overnight at the client's residence.

Photographers take still-images for events either on-site or in a studio, without the use of drones. This classification does not include stock photography services but can include videotaping services of an event.

Print Brokers are hired by businesses to be the middleman for obtaining printer services. Print brokers do not actually provide services as the printer, but rather will find the best pricing and quality of printed material for their clients. Print brokers then purchase completed goods from the printer to resell to clients.

Printers are hired to commercially print items in bulk for businesses such as forms, brochures, and catalogs usually for marketing purposes. This class does not include any 3D printing.

Private Investigators are hired by law firms, businesses, insurance agencies and private citizens to gather intelligence and information. Services include investigation of infidelity, validity of insurance claims and finding missing people through the use of surveillance, skip tracing and background checks.

Process Servers are authorized by law or by a court to formally deliver legal documents, specifically those requesting appearance in court.

Professional Organizers work with clients to develop efficient organizational systems and skills to help improve their office or home environment.

Property Preservationists provide maintenance functions such as lock changes, landscaping, cleanouts, winterizations, general repairs, debris removal and pool cleaning on foreclosed properties on behalf of lending institutions. This classification does not include construction services involving the structural integrity of a property.

Public Relations Consultants use media and/or print to persuade the public or a particular group towards a favorable image of their clients using strategic communications, press releases and speeches, market research analysis and/or crisis consulting.

Publishers of books and Authors: Book publishers attract writers to achieve commercial success and provide editing, design, [delete comma] and marketing services to authors. Authors may not only write a books, articles or reports, but may also self-publish.

R

Real Estate Closing Services provide assistance with the paperwork during a closing usually as a notary. This classification does not include those providing escrow, title, attorney, mortgage or real estate sales/brokering services.

Real Estate Consultants offer advice to clients about housing market trends, economic development and impact studies of community revitalization plans, land use and urban plans.

Referral Services link individuals and businesses to service providers who they are seeking through a general directory or a customized list

Registered Agents serve as a liaison between a newly formed entity and the government officials of their state to legally form an LLC or a corporation through filing all necessary paperwork, as well as determining if a particular business name is already taken.

Relocation Services are hired by businesses to assist in transferring their employees to a new location by providing realtor referrals, move coordination and communication planning. These services can also be for the elderly needing help finding and moving to assisted living facilities or senior housing facilities.

Reserve Study Consultants are hired by condominium and homeowners associations to perform a physical inspection of the property in common spaces to determine the cost of repairs. This information is then used to determine budgeting and dues for the year.

Restaurant Compliance Consultants are hired before a restaurant opening or during business operations to assist in reaching compliance with food safety procedures. They may also assist in concept and menu development, marketing, training and best practices.

Resume Services assist in composing work resumes for those seeking employment.

S

Safety/OSHA Inspector/Trainers inspect operations and assist in training to help clients be in compliance with OSHA regulations.

Safety Consultants are knowledgeable about maintaining the well-being of those in a variety of work environments through creation of safety manuals, compliance to OSHA and training.

Sales/Manufacturer's Representatives are hired by companies to sell their products to wholesale buyers.

Seminar Conductors lead talks, lectures and workshops in a classroom or conference hall on particular topics. This classification does not include those who live-stream or broadcast directly to the general public.

Social Security Claimant Representatives represent clients seeking social security disability insurance and supplemental security income before the Social Security Administration, judges, appeals, councils or federal courts. This classification does not include those who provide these services as an attorney.

Staffing Companies (permanent and temporary for miscellaneous jobs) place employees in job openings needing to be filled, through the use of interviews, background checks and matching of skill sets.

Staffing Companies (recruiters only) find qualified permanent employees for their clients.

Statistical Consultants apply mathematical principles and formulas to collect, analyze and present numerical data in various different industries.

Subrogation Consultants are contracted by insurance companies to seek compensation from a third party for a loss already paid by the insurance company, but seen as the third party's payment responsibility.

T

Talent Agencies represent actors and models appearing in advertisements, movies, plays and commercials.

Tax Preparer (100 percent personal tax preparation) focus only on individual tax returns. No business tax services, reviews, compilations, forecast or auditing services.

Tax Preparer (business and personal tax preparations, forecasts and reviews) focus on individual and business tax preparation, reviews and forecasts, but no auditing/attestation/assurance services.

Tax Preparer (business tax and personal tax preparation only) focus only on individual and business tax returns. No reviews, compilations, forecast or auditing services.

Tax Preparer (providing business and personal tax preparations, forecasts, reviews and audit/assurance/attestation services) focus on individual and business tax preparation, reviews, forecasts, compilations and/or non-public auditing services.

Technical Writers put scientific and technically difficult information into easy language for non-specialists and the general public to understand. This would include operating manuals, catalogs, assembly instructions and project proposals.

Telemarketing Services provide both outbound and inbound call services including calling prospective customers to sell products/services, set appointments and/or generate leads.

Tutors/Teachers provide private instruction and assistance in learning or becoming more proficient in a subject matter, particularly in academics.

Testing Services facilitate tests on behalf of established assessment organizations such as the GEDs, continuing education tests and other standardized tests.

Tour Operators design, develop, market, and operate packaged travel tours. Tour operators will accompany travelers on the tour and lead them to sites around their chosen destinations.

Traffic/Parking Consultants provide analyses on existing and projected traffic and parking conditions through feasibility studies, modeling, impact studies and master planning.

Training Specialists (classroom based, misc. subjects) provide classroom instruction on how to perform certain functions to improve skills and knowledge.

Transportation Consultants support government agencies and the private sector with traffic related issues through assisting in strategies to improve transportation access to specific areas through public policy and urban planning.

Travel Agents make domestic and international travel arrangements in person, over the phone or online. Acceptable services also include providing advice on destinations and planning trip itineraries.

U

Urban Planner Consultants are hired by developers, property owners and local/regional governments to optimize the effectiveness of community land plans by analyzing economic, environmental, transportation and social trends.

V

Video Production and Post Production Consultants shoot and edit video to be used for in-house corporate use, advertisements, and shows on behalf of a client needing clips for their final production piece.

Videographers take moving images for events, without the use of drones. This classification can include those also taking photos at events, but does not include those selling stock photography.

W

Wedding Officiants preside over and lead wedding ceremonies. The officiants must be legally recognized by the state in which the wedding takes place. This classification does not include international weddings.

Wedding Planner/Wedding Coordinators concentrate only on planning weddings (no other events) including organizing the logistics of the ceremony, reception, honeymoon and related gatherings.



CARRIER:

Empty rectangular box for carrier information.

Specified Professions Professional Liability Application – All States

This application is for a Claims Made policy. Please read your policy carefully. Defense costs shall be applied against the deductible (except in New York). Applicant may qualify for an INSTANT QUOTE by completing Section I below. Section II answers will be required prior to binding and are subject to underwriting.

I. INSTANT QUOTE INFORMATION

Instant Quote is not available for accounts with losses in the past five years. If there is loss history, please complete Section I and submit details in a claim supplement.

Applicant's name (include legal entity and/or DBA name): _____

Mailing address: _____

City: _____ State: _____ Zip code: _____

Location address: _____

City: _____ State: _____ Zip code: _____

Web address: _____ Email address: _____ Phone: _____

Description of operations:

Empty rectangular box for description of operations.

1. List 12-month gross receipts below:

Last year	Current year (domestic and foreign revenue)	Forecast for next year
\$	\$	\$

2. Number of principals, partners, officers and professional employees directly engaged in providing services to clients: _____

3. Number of independent contractors/subcontractors: _____

4. Does the applicant provide services not disclosed within the description of operations? Yes No

If "Yes," please detail additional services: _____

II. UNDERWRITING INFORMATION

5. a. Are over 25% of the applicant's receipts derived from services to clients domiciled outside the U.S. or Canada? Yes No

If, "Yes," please provide name(s) and relationship(s): _____

b. Are more than 25% of the applicant's gross receipts derived from a client for which the applicant's director, officer, employee, partner and/or independent contractor serves as an officer or on the board of directors? Yes No

If, "Yes," please provide name(s) and relationship(s): _____

c. Does any director, officer, employee, partner or independent contractor have more than 3% equity/financial interest in any client? Yes No

If, "Yes," please provide name(s) and relationship(s): _____

6. Is the applicant or any director, officer or partner controlled, owned, affiliated, associated with or employed by any other firm, corporation or company? Yes No

Please provide name(s) and relationship(s): _____

7. Does the applicant have any subsidiaries? Yes No

If "Yes," please provide the name(s) of any subsidiaries and revenues and services associated with these entities: _____

8. Please answer the following questions regarding the use of independent contractors:

a. Do the independent contractors provide the same services as the applicant? Yes No

If "No," please describe services: _____

b. Does the applicant desire to provide coverage for independent contractors as insureds under the policy? Yes No

9. Is the applicant a licensed professional (e.g., lawyer, accountant)? Yes No

List professional license(s): _____

10. Describe the three largest jobs or projects during the past three years:

Name of client	Services provided	Gross billings

11. a. Has there been prior Errors and Omissions liability coverage? Yes No

b. What is the earliest date (retroactive date) of continuous Errors and Omissions liability coverage? _____

c. Is similar professional liability insurance currently in force? Yes No

Carrier	Limit	Deductible	Premium

12. Does the applicant use a contract at all times? Yes No

a. Does the applicant's contract contain both a hold harmless and indemnification clause? Yes No

b. Does the applicant's contract clearly define the scope of services that are being performed? Yes No

(Attach a statement of details for all "Yes" answers to the following questions)

13. Has any prospective insured ever had their license revoked or suspended or been fined or disciplined in any way or been the subject of any investigation by any regulating body related to their profession? Yes No

14. Have you initiated litigation against any of your clients in the past five years? Yes No

15. During the past five years, has any claim been made or suit brought against the applicant, its predecessor(s) in business, or any of its present or former owners, partners, officers, directors, employees or independent contractors? Yes No

16. Is any owner, partner, officer, director, employee or independent contractor aware of any circumstance, allegation, contention, or incident that may result in a claim being made against the applicant, its predecessor(s) in business, or any of its present or former partners, owners, officers, directors, employees or independent contractors? Yes No

17. Has any policy or application for professional liability insurance on your behalf or on the behalf of any of your principals, officers, employees, independent contractors or predecessor(s) in business ever been declined, cancelled or refused renewal? (Not applicable in Missouri) Yes No

III. GENERAL LIABILITY AND PROPERTY INFORMATION

18. Has the applicant had any general liability or property claims paid, reserved or pending in the last five years? Yes No

If "Yes," please provide details: _____

Building construction: <input type="checkbox"/> Frame <input type="checkbox"/> Joisted masonry <input type="checkbox"/> Noncombustible <input type="checkbox"/> Masonry non-combustible <input type="checkbox"/> Modified fire resistive <input type="checkbox"/> Fire resistive	
Protection class (1-9) _____	Type of burglar alarm <input type="checkbox"/> Local <input type="checkbox"/> Central station <input type="checkbox"/> None
Is 100% of the electric wiring on functioning and operating circuit breakers? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not applicable – building built after 1978	
Is there any aluminum wiring or knob and tube wiring? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not applicable – building built after 1978	
Are there functioning and operating smoke and/or heat detectors? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Business personal property limit: \$ _____	

19. Does the applicant require any of the following:

For Errors and Omissions coverage part:

a. Additional Insured? Yes No

If "Yes," please provide name, address and interest: _____

For Business Owners package/GL coverage part:

b. Waiver of Subrogation/Waiver of Transfer of Rights of Recovery? Yes No

If "Yes," please provide name, address and interest: _____

- c. Primary and noncontributory wording? Yes No
 If "Yes," please provide name, address and interest: _____
- d. Additional Insured for Manager/Lessor of Premises (landlord)? Yes No
 If "Yes," please provide name, address and interest: _____
- e. Additional Insured for Designated Person or Organization (such as their client)? Yes No
 If "Yes," please provide name, address and interest: _____
- f. Blanket additional insured? Yes No

IV. HIRED AND NON-OWNED AUTO LIABILITY (*not available in MS, VT, WI*) Include Not applicable

20. Does the organization have a commercial automobile policy in place? Yes No
21. Does the applicant have more than 25 drivers using their personal automobiles for business purposes, e.g., going to clients' offices? Yes No
22. Do any of these employees visit more than one client per day on a regular basis? Yes No
 If "Yes," please explain: _____

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this application. Fraud Statement: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits

Maryland Fraud Statement: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Kentucky and Pennsylvania Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee, Virginia and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

New York Disclosure Notice: This policy is written on a claims made basis and shall provide no coverage for claims arising out of incidents, occurrences or alleged Wrongful Acts or Wrongful Employment Acts that took place prior to retroactive date, if any, stated on the declarations. This policy shall cover only those claims made against an insured while the policy remains in effect for incidents reported during the Policy Period or any subsequent renewal of this Policy or any extended reporting period and all coverage under the policy ceases upon termination of the policy except for the automatic extended reporting period coverage unless the insured purchases additional extended reporting period coverage. The policy includes an automatic 60 day extended claims reporting period following the termination of this policy. The Insured may purchase for an additional premium an additional extended reporting period of 12 months, 24 months or 36 months following the termination of this policy. Potential coverage gaps may arise upon the expiration for this extended reporting period. During the first several years of a claims made relationship, claims-made rates are comparatively lower than occurrence rates. The insured can expect substantial annual premium increases independent overall rate increases until the claims-made relationship has matured.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy

Missouri and Rhode Island Disclosure Notice: I understand and acknowledge that if a \$100,000 or \$250,000 Limit of Liability is chosen or if the Insured Organization has more than 200 employees, that Defense Costs are a part of the Limit of Liability. This means that Defense Costs will reduce my limits of insurance and may exhaust them completely and should that occur, I shall be liable for any further legal Defense Costs and Damages. Defense Costs are as defined in Section III. I also understand that the Limit of Liability for the Extended Reporting Period, if applicable, shall be a part of and not in addition to the limit specified in the Policy Declarations.

Virginia Notice: This Policy is written on a claims-made basis. Please read the policy carefully to understand your coverage. You have an option to purchase a separate limit of liability for the extended reporting period. If you do not elect this option, the limit of liability for the extended reporting period shall be part of the and not in addition to limit specified in the declarations. If you have any questions regarding the cost of an extended reporting period, please contact your insurance company or your insurance agent. Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name: _____ License #: _____

Agent's signature: _____ Main agency phone number: _____

(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a Policy be issued and it will be attached and become a part of the Policy.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Applicant's signature: _____ Title: _____

Principal, Partner, Officer

Date: _____



Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.