



Specified Professions Errors and Omissions

with Professional Office Package

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

Management and Training

- Coaching services
- Human resources consultants
- Management consultants
- Seminar conductors
- Training specialists

Financial and Money

- Accountants
- Appraisers (non-real estate)
- Bill payment services
- Billing services
- Bookkeepers
- Disability claimant reps
- Reserve study consultants
- Tax preparers

Employment

- Employment agencies
- Executive searches
- Resume services

Education

- Educational consultants
- Guidance counselors
- Tutors/Teachers

Marketing and Creative

- Advertising agencies
- Graphic designers
- Lead generation services
- Marketing consultants
- Photographers
- Printer/Print brokers
- Public relations consultants
- Telemarketing services
- Videographers

Legal

- Accident reconstruction
- Court reporters
- Expert witnesses
- Forensic investigators
- Notaries
- Real estate consultants
- Paralegals
- Process servers
- Registered agents

Investigative

- Background checks
- Private investigators
- Screening services

Design

- Green building consultants*
- Exhibit designers*
- Interior designers
- Landscape architects*
- Lighting designers*

Technical

- Audio/visual consultants
- Audit services
- Compliance consultants
- Statistical consultants
- Telecom consultants

Real Estate/Environmental

- Arborists*
- Archeological consultants*
- Energy consultants
- Forestry consultants*
- Green building consultants*
- Green verification services
- Historical preservationists*
- Mortgage brokers
- Mortgage field inspectors
- Property preservationists*
- Real estate consultants
- Relocation services

Insurance

- Claims adjusters
- Damage appraisers
- Insurance inspectors
- Insurance risk managers

Other Services

- Association management
- Caterers*
- Concierges
- Copy services
- Document destruction
- Document management
- Event planners*
- Fundraising services
- Grant writers
- Interpreters
- Mailing services
- Medical transcriptionists
- Office supporters
- Pet groomers*
- Pet sitter/walkers*
- Tour operators*
- Translators
- Travel agents
- Wedding coordinators

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

Coverage Highlights:

- ▶ Additional Privacy Breach Expense limit offered to match the policy limit up to \$1,000,000 (for many classes)
- ▶ Defense outside the limit on most classes
- ▶ Coverage for personal injury
- ▶ \$0 deductible for most risks
- ▶ Full prior acts coverage (available for first-time purchasers)
- ▶ 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
- ▶ Express coverage for the insured for acts of independent contractors
- ▶ Customizable Coverage options available for many classes
- ▶ Professional Office package provides professional liability, general liability and business personal property coverage under one policy, including coverage for bodily injury/property damage arising from professional services for many select classes

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.



Specified Professions Errors and Omissions Liability Product

Why do you need errors and omissions coverage?

- ▶ Professional liability coverage will protect you against the potentially devastating effect of lawsuits regardless of whether or not an allegation has merit
- ▶ Lawsuits stemming from professional liability claims can incur substantial defense costs and can easily jeopardize a company's financial stability – Are you in a position to absorb the high litigation costs needed to defend your reputation if you are named in a suit?
- ▶ Even the most conscientious professional can be susceptible to allegations of negligence and the defense costs can quickly accumulate and potentially bankrupt a small business
- ▶ All professionals who are providing a service are being held to an even higher standard of care than ever before; as a result, professional liability coverage has become essential due to an ever increasing litigious environment
- ▶ General Liability policies specifically exclude professional services; an errors and omissions policy is the only way to protect your business from claims arising from the performance of these services
- ▶ As a small business owner, you may not have legal counsel in house; a specified professions policy with USLI provides access to expert attorneys and claims handling service if you are sued

The following are important coverage features that we offer in our Specified Professions policy. Make sure that your policy includes all of these features:

COVERAGE FEATURES	USLI	COMPETITORS
Defense costs are in addition to the limit of liability – In many professional liability claims, the cost to defend is more than the cost to indemnify. By having defense outside the limits, you don't have to worry about escalating defense costs eroding your liability limits.		
Full prior acts coverage is available – You can protect yourself and your firm from suits for all professional services rendered since the origin of your business even if you are a first time buyer		
Duty to Defend wording – Automatically provides legal counsel for you if you are named in a suit that includes allegations that are covered under the policy so you won't have to worry about finding legal representation		
Personal Injury coverage – Guards against suits claiming libel, slander, defamation, wrongful eviction and false arrest		
Preferred Package policy available (Provides both general liability and property coverage. General liability includes coverage for bodily injury arising out of professional services on select classes.)		
Softened hammer clause of 75/25 in favor of the insured		
Express coverage for disciplinary proceedings, mediations and arbitrations		
A.M. Best rated A++ carrier		

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.



PROFESSIONAL LINES PRODUCT HIGHLIGHTS

Our Professional Lines team focuses on offering competitively priced products, broad and unique coverages and fast turnaround time. This enables customers to compete successfully for these growing classes of business:

Errors and Omissions

- ▶ **Allied Health Care Professional and General Liability:** Our product targets over 40 allied health care professionals and entities including physical therapists, mental health counselors, social workers, day spas/massage therapists and home health aides. Separate claims-made professional and occurrence-based general liability limits include duty to defend wording, punitive damages coverage and an optional patient molestation defense sublimit. Limits are offered up to \$2 million/\$4 million with the option to purchase stand-alone professional. Minimum premiums start at \$425.
- ▶ **Cyber Liability and Data Security+:** Our product targets small businesses with up to \$15 million in annual revenue. We provide four coverage parts each with its own separate limit. Coverages include data breach liability, security breach liability, defense of regulatory proceedings, payment card industry (PCI) fines and penalties, data breach expense, cyber extortion threat expense, data restoration, business interruption, cyber terrorism, website liability and identity theft. Average policy premium is \$1,200.
- ▶ **Insurance Agents and Brokers:** Our product targets both standard and non-standard personal lines agencies, including life insurance agencies with up to \$10 million in premium volume. Optional defense costs outside the limit, personal injury protection and automatic coverage for independent contractors are just a few of the coverage features. This product also offers a first dollar defense deductible option and privacy breach expense sublimit in most states.
- ▶ **Investigators Package:** Our Investigators product targets background investigators, private investigators, forensic services, workers compensation fraud/investigations, record retrieval services and polygraph testing. It provides a shared limit for professional and general liability on an occurrence form and includes coverage for financial losses due to claims of bodily injury and property damage and personal injury claims. Optional coverage is available for independent contractors and hired and non-owned auto liability. The all-in-one policy has minimum premiums starting at \$690 for both professional and general liability with a \$0 deductible.
- ▶ **MicroPro Professional Office Package:** Our product is designed for small firms with up to three professionals and up to \$500,000 in revenue. It provides either a stand-alone professional liability or a professional preferred package option where professional liability, general liability and business personal property can be purchased together on one policy. Consultants and many other lower-hazard classes including training specialists, residential interior designers, notaries and interpreters are targeted classes. The product is flexible and can be tailored to address the specific exposures presented by each individual risk through a variety of enhanced coverage options. Minimum premiums start as low as \$650.
- ▶ **MicroTek Small Business Technology Package:** Our competitively priced product is targeted at technology professionals with less than \$1 million in revenue and seven or fewer consultants. This policy provides a professional package option with general liability and business personal property or stand-alone professional liability. The all-in-one policy has minimum premiums starting at \$995 for both professional liability and preferred package! Intellectual property is available for purchase. Privacy breach expense and regulatory defense is available for a small additional premium. Covered expenses include credit monitoring, forensic investigation costs and public relations.
- ▶ **Property Managers:** Our unique form is tailored to meet the professional liability needs of both commercial and residential property managers. We offer three distinct coverages, each with a separate limit of liability: errors and omissions, tenant discrimination and employment practices liability. Our product offers coverage for up to 100 percent ownership interest in personally owned property. General liability coverage available for office space and off-site business errands (it will not follow the applicant to the properties managed) as well as hired and non-owned auto.
- ▶ = Admitted product in most states

A++ RATING
BY A.M. BEST

- ▶ **Pro+ect:** Our Pro+ect product provides broad coverage for evolving exposures faced by all businesses. The policy is available for a wide range of both technology and miscellaneous classes and is designed for firms with annual revenues between \$5 million and \$15 million. Our modular form offers four coverage parts, including professional and technology errors and omissions liability, media liability, network security and privacy liability and privacy breach and extortion threat expense, which can be purchased with either separate or shared limits. Other available coverages include defense outside the limit, intellectual property coverage, payment card industry (PCI) assessments/fines/penalties, data restoration and business interruption.
- ▶ **Real Estate:** Designed for real estate firms which derive at least 65 percent of its commission from residential real estate transactions, this product also provides coverage for leasing and property management services. Coverage highlights include defense costs outside the limit, coverage for independent contractors, tenant discrimination, lock box and open house. Our product also provides coverage for the sale of personally-owned property. Starting premium of \$485 and ability to offer a Businessowners package.
- ▶ **Specified Professions:** Our product targets over 200 classes with up to \$15 million in receipts, including most types of consultants, advertising agencies, claims adjusters, interior designers, landscape architects, employment agencies, event/meeting planners, tax preparers, bookkeepers, training specialists and tutors. Coverage highlights include defense costs outside the limit of liability, specific coverage for services provided by independent contractors, network security/privacy liability and privacy breach expense, and personal injury coverage for most risks. Other coverage options available for many classes include sublimits for intellectual property, contingent bodily injury and property damage, and defense-only for sexual abuse/molestation allegations, as well as a full prior acts buyback and the ability to package professional liability with general liability and business personal property.
- ▶ **SuperTek Pak Technology Professional Liability:** Our product targets a wide range of technology professionals with up to \$15 million in revenue. Our broad form provides coverage for network computer security liability, privacy liability and media liability. Defense costs are outside the limit for most claims. Privacy breach expense and regulatory defense is available for a small additional premium. Covered expenses include credit monitoring, forensic investigation costs and public relations. This product can also be packaged with general liability and business personal property. Full prior acts is available for most accounts.

Directors and Officers/Employment Practices Liability

- ▶ **Community Associations:** Our product targets associations with up to 1,000 units and up to \$1 million in average unit value. Coverage features include automatic additional insured status for the property management company, third-party harassment and discrimination coverage, as well as non-monetary coverage and defense coverage for breach of contract claims in most states.
- ▶ **Corporate Directors and Officers Liability:** “The Answer” is designed for private companies with up to \$350 million in assets and 500 employees. A few of the coverage features include separate directors and officers (D&O), employment practices liability (EPL) and fiduciary liability of up to \$1 million, separate defense cost limit for D&O, coverage for defense costs outside the limit for EPL (up to 200 employees), a \$100,000 sublimit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), unlimited extended reporting period for former directors and officers and full entity coverage.
- ▶ **Crime Insurance for Community Associations:** Our coverage is designed for risks eligible for the Community Associations product and includes coverage for theft of money, securities and other property by employees of the association as well as the option to cover theft by a property manager’s employees. The policy also features automatic coverage for directors, officers, committee chairs, employees and volunteers.
- ▶ **Employment Practices Liability:** Our product is specifically designed for a broad range of employers with up to 500 employees and includes coverage for defense costs outside the limit (up to 200 employees), a \$100,000 sublimit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), a broad definition of Wrongful Employment Act, punitive damages (state restrictions apply), a free Human Resources hotline (no limit on number and length of calls) and an online HR toolkit. Third-party discrimination and harassment option is available to most classes.
- ▶ **Medical Providers Employment Practices Liability Protection:** Our product is designed to meet the unique employment practices liability needs of medical and dental offices. The product provides third party discrimination and harassment and a separate \$250,000 defense protection for allegations of patient molestation to most specialties. A \$100,000 sublimit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), punitive damages coverage (state restrictions apply), a broad definition of Wrongful Employment Act, free Human Resources hotline and an online HR toolkit are also included.
- ▶ = Admitted product in most states

**A++ RATING
BY A.M. BEST**

- ▶ **Non Profit Directors and Officers Liability:** Our product offers separate limits for directors and officers, employment practices, and fiduciary liability coverage with defense costs outside of the limits of liability. Our built-in Lifetime Occurrence Reporting Provision for former directors and officers and Data & Security+ provide unique additional coverage for no added charge. The Data & Security+ endorsement provides a \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses plus free identity theft services for directors and officers who become victims of identity theft. Other broad coverage features include coverage for personal injury acts, final adjudication wording for personal profit and fraud exclusions, an additional dedicated limit of liability for individual directors and officers, third party discrimination/ harassment coverage for most classes, a \$100,000 sublimit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), and coverage for employment practices claims arising from the use of social media platforms.
- ▶ **Private Company Management Liability:** Our product is designed for private companies with up to \$350 million in assets and 500 employees. It includes separate limits for directors and officers liability (D&O) and employment practices liability (EPL) with limits available up to \$5 million and a separate fiduciary liability limit up to \$2 million. Coverage includes a separate defense cost limit for D&O, coverage for defense costs outside the limit for EPL (up to 200 employees), a \$100,000 sublimit for Fair Labor Standards Act claims (including defense and loss; state restrictions apply) and a Lifetime Occurrence Reporting Period for former directors and officers.
- ▶ **Public Officials Liability:** Our product provides coverage specifically designed for elected or appointed officials in special service districts. The product offers separate limits for public officials liability and optional employment practices liability, defense costs outside each limit and low minimum premium and retentions.
- ▶ = Admitted product in most states

Products available in most states. Please refer to specific AR, CA, FL, HI, NY, OK and TX highlight sheets for more information.

Additional Advantages:

- ▶ Financial stability of an A++ carrier
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Contact within 24 hours of claim report by adjuster

Business Resource Center

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- ▶ Human resources services
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