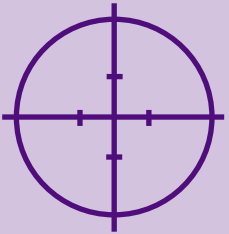




Specified Professions -- Professional Liability

Specified Professions Errors and Omissions with Professional Office Package

This product targets office-based professionals with less than \$5,000,000 in annual revenue.



The HIT ZONE – *Our highest hit ratio*

- ⊙ Gross annual revenue up to \$2,000,000
- ⊙ No errors and omissions claims or circumstances in the past 5 years
- ⊙ At least 3 years in operation or 3 years of related experience
- ⊙ The following classes of business:

Bookkeeper	Human resources consultant	Management consultant
Claims adjuster	Mortgage broker	Marketing consultant
Employment agency		Tax preparer

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▼ Gross annual revenue up to \$5,000,000
- ▼ 1 or 2 errors and omissions claims or circumstances in the past 5 years
- ▼ Classes that are not listed on this guide
- ▼ The following classes of business:

Accident reconstruction service	Damage appraiser	Graphic designer	Printer
Administrative support service	Document destruction service*	Insurance inspector	Private investigator*
Answering service	Document management service*	Insurance risk manager	Process server*
Appraisers (non-real estate)	Education consultant	Interior designer	Public relations consultant
Association management service	Education/guidance counselor	Interpreters	Registered agent
Audio/visual consultant*	Emergency training consultant*	Lighting design consultant*	Relocation service*
Audit service (non financial)	Energy consultant	Mailing service	Resume study consultant*
Background check service	Event planner*	Mediator	Resume service
Billing service	Exhibit designer*	Medical transcriptionist*	Screening service*
Caterer*	Expediting service	Meeting planner*	Seminar conductor
Compliance consultant	Expert witness	Messenger service*	Speech therapist*
Concierge service*	Forensic investigator	Mortgage field inspector*	Statistical consultant
Cost containment consultant	Fund raising consultant	Notary	Telecommunications consultant
Courier service*	Grant writing service	Office support service	Testing service
Court reporter		Paralegal	Training specialist
		Photographer	Translators
		Premium audit service	Travel agent*
		Print broker	

* indicates risks which are not eligible for our Professional Office Package

INELIGIBLE RISKS

- ▼ Over \$5,000,000 in annual revenue
- ▼ Claims Adjusters with over \$500,000 in annual revenue
- ▼ Less than 3 years in operation or 3 years of related experience (some classes require less than 3 years)
- ▼ More than 2 errors and omissions claims or circumstances in the last 5 years
- ▼ Applicants located in Louisiana
- ▼ Applicants whose products or services present a high bodily injury or property damage exposure
- ▼ The following classes of business:

Actuary	Broadcaster (media)	Escrow agent	Lawyer	Stockbroker
Advertising agency	Business broker	Financial consultant/planner	Lobbyist	Third party administrator
Architect	Church	Franchisor	Media professional	Title agent/abstractor
Attest & audit service (financial)	Collection agency	Freight forwarder	Nanny service	Trade association
Attorney	Construction manager	Funeral director	Payroll processors	Trustee
Auctioneer	Credit counselor/bureau	Home inspector	Premium finance company	
Bank	Dating service	Investment advisor	Public official	
Barbers & beautician	Driving instructor	Investment banker	Publishers	
Benefit administrator/consultant	Engineer	Laboratory	Real estate developer/consultant	
	Environmental consultant	Land surveyor	Social worker	
	Escort service	Landscape architect		

PRODUCT ADVANTAGES

- ▼ A.M. Best rated A++ carrier
- ▼ Defense outside the limit
- ▼ Duty to defend
- ▼ Personal Injury coverage for most classes
- ▼ Full prior acts coverage available
- ▼ Ability to provide general liability and property coverage via a Business Owners Policy General liability includes coverage for bodily injury arising out of professional services
- ▼ Optional fair housing coverage for mortgage brokers

AVAILABLE LIMITS

- ▼ Errors & Omissions
 - Up to \$5,000,000
- ▼ Businessowners Package
 - General Liability
 - \$1,000,000 limit/\$2,000,000 aggregate
 - Personal Property
 - Up to \$250,000 Total Insured Value

RETENTIONS

- ▼ Errors & Omissions
 - Retentions start at \$1,000
- ▼ Businessowners Package
 - \$1,000 (\$500 for Outdoor Signs and Money & Securities coverages)

SUBMISSION REQUIREMENTS

- ▼ Any new business Professional Liability application