

# 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.
- ▶ **Insurance Agents and Brokers:** Our product targets agencies handling commercial and personal lines, including life/accident/health, with up to \$25 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.
- ▶ **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 Package:** Our competitively priced product targets technology professionals with less than \$1 million in revenue and seven or fewer employees. The policy provides errors and omissions coverage with a preferred package. The all-in-one policy has a minimum premium starting at \$995! Network security and privacy liability as well as media liability are included in most states. First-party cyber expenses such as breach response costs, cyber extortion costs, regulatory defense fines and penalties, and payment card industry fines, penalties and assessments are available at a low additional premium.
- ▶ **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 an option for coverage for the management of personally owned property with up to 100% ownership interest. General liability coverage is 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.
- ▶ **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:** Our product is designed for real estate agents/agencies that derive the majority of their commission income from residential sales. We can write the independent contractor or the brokerage house and can also offer additional insured status for a franchise. Our form includes coverage for leasing and/or property management services. We include coverage for independent contractors, and we also cover the sales of personally owned property. Coverage highlights include professional liability with defense costs outside the limit, tenant discrimination, lock box and open house. In most states we also include pro-bono services, professional reputation restoration coverage as well as privacy breach expense.
- ▶ **Specified Professions:** Our product targets over 300 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, 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 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.

▶ = Admitted product in most states

## 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, and non-monetary coverage and defense coverage for breach of contract claims in most states.
- ▶ **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 defense and indemnity of wage and hour violations of the Fair Labor Standards Act (available for most accounts in most jurisdictions), 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 for 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 defense and indemnity of wage and hour violations of the Fair Labor Standards Act (available for most accounts in most jurisdictions), punitive damages coverage (state restrictions apply), a broad definition of Wrongful Employment Act, a free human resources hotline and an online HR toolkit are also included.
- ▶ **Nonprofit Management 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 and Security+ provide unique, additional coverage for no added charge. The Data and 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.
- ▶ **Public Officials Liability:** Our product provides coverage specifically designed for 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

Provides centralized access to business-solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions.