

# Miscellaneous Professional Liability

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## Product Highlights

- Flexible coverage crafted to insure the needs of more than 100 classes of business.
- Broad definition of Insured (e.g. includes subsidiaries and independent contractors).
- Tailored definition of professional services and customized endorsements encompass broad scope of Insured's operations.
- Personal injury, domestic partner coverage, modified 'hammer' clause (50/50), punitive damages where permissible and worldwide coverage built into policy form.
- Optional extended reporting period.
- Prior acts coverage available.
- Optional defense costs in addition to the limit of liability, network security/privacy offered.

## Limits

- \$250,000 - \$10,000,000

## Program Parameters

- Primary and excess coverage available.
  - Minimum deductible is \$2,500
  - Minimum premium is \$3,500 per \$1m of coverage
  - Claims made and reported policy

Product offerings are underwritten through Catlin Specialty Insurance Company or Catlin Insurance Company Inc. All companies have been assigned a rating of "A" (Excellent) XIV by AM Best. This general product description is informational only. It is neither an offer to sell nor a solicitation to purchase any particular insurance product. Coverages may not be available in all jurisdictions.

## Eligible Classes Include (but not limited to):

- Advertising Agency/Media Consultant\*
- Appraiser (non-real estate)\*
- Claim Adjuster
- Career Coach/Corporate Trainer
- Computer/Technology Consultant\*
- Staffing Agency/Recruiting firm
- Energy Consultant\*
- Benefit Plan Consultant
- Expert Witness
- Graphic Designer/Printer\*
- Human Resources Consultant\*
- Interior Design/Decorator\*
- Risk Management Consultant\*
- Management/Business Consultant\*
- Marketing Consultant\*
- Medical Billing
- Mortgage Broker\*
- Project Manager (Non-Construction)\*
- Property Manager\*
- Public Relations Consultant
- Relocation Consultant\*
- Retirement/Financial Planning
- Safety Consultant\*
- Telecommunications Consultant\*
- Third Party Administrator\*
- Transcriptionist/court reporter\*
- Travel Agent/Tour Operator\*
- Trustee
- Tutor\*

\*Supplement Required

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## Contacts

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