



# Specified Professions Errors and Omissions with Professional Office Package — Professional Liability

This product targets office-based professionals with less than \$10,000,000 in annual revenue.



## The HIT ZONE – Our highest hit ratio

- 🎯 Gross annual revenue up to \$10,000,000
- 🎯 No errors and omissions claims or circumstances in the past five years
- 🎯 At least three years in operation or three years of related experience
- 🎯 Eligible classes include but are not limited to:

Accident reconstruction  
Administrative/Office support  
Advertising agency  
Answering service  
Appraiser (non-real estate)  
Arborist \*  
Association management  
Audio/Visual consultant  
Audit service (non-financial)  
Background check service  
Bill payment service  
Billing service  
Bookkeeper  
Business manager  
Caterer \*  
Claims adjuster  
Cleaning service \*  
Coaching service  
Coding service  
Collection agency  
Compliance consultant  
Concierge service  
Copy service  
Cost containment consultant  
Courier/Messenger service \*  
Court reporter  
Damage appraiser  
Dance instructor \*  
Document destruction service  
Document management service  
Educational consultant  
Employee leasing service

Employment agency  
Energy consultant  
Ergonomic consultant \*  
Event/Meeting planner \*  
Exhibit designer \*  
Expediting service  
Expert witness  
Fitness instructor \*  
Forensic investigator  
Forestry consultant \*  
Fund raising consultant  
Grant writing service  
Graphic designer  
Guidance counselor  
Human resource consultant  
Insurance inspector  
Insurance risk manager  
Interior designer  
Interpreter  
Landscape architect \*  
Lead generation service  
Lighting design consultant \*  
Mailing service  
Martial arts instructor \*  
Management consultant  
Marketing consultant  
Mediator  
Medical transcript service  
Mortgage field inspector  
Notary  
Paralegal  
Pet Groomer/Sitter/Walker \*

Photographer  
Print broker  
Printer  
Private investigator \*  
Process server \*  
Property preservation consultant/service \*  
Public relations consultant  
Real estate consultant  
Registered agent  
Relocation service  
Reserve study consultant \*  
Resume service  
Screening service \*  
Seminar conductor  
Social security representative  
Social Services (non-medical)  
Speech therapist  
Sports instructor \*  
Statistical consultant  
Tax preparer  
Teacher  
Telecom consultant  
Telemarketing service  
Testing service  
Traffic/Parking consultant  
Training specialist  
Translator  
Travel agent  
Tutor \*  
Wedding planner

\* indicates risks which are not eligible for our Professional Office Package  
Blue - denotes newly eligible

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

- ▶ Miscellaneous classes not listed as ineligible
- ▶ One or two errors and omissions claims or circumstances in the past five years



# Specified Professions Errors and Omissions with Professional Office Package — Professional Liability

## PRODUCT ADVANTAGES

- ▶ Duty to defend
- ▶ Defense outside the limit for select classes
- ▶ Personal Injury coverage
- ▶ Coverage for Bodily Injury/Property Damage arising from professional services for select classes
- ▶ Intellectual Property coverage for select classes
- ▶ Sexual Abuse/Molestation coverage for select classes
- ▶ Full Prior Acts coverage (Available for first time purchasers for select classes.)
- ▶ Optional Business Owners Policy for select classes. General liability includes coverage for Bodily Injury arising out of professional services on select classes
- ▶ A.M. Best rated A++ carrier

Blue - denotes newly offered product advantages

## INELIGIBLE

- ▶ Over \$10,000,000 in revenue
- ▶ Less than three years in operation or less than three years of related experience (flexibility for select classes)
- ▶ More than two errors and omissions claims or circumstances in the past five years
- ▶ Applicants located in Louisiana
- ▶ The following classes of business:

Architect	Escrow agent	Mortgage broker
Attest & Audit services (financial)	Franchisor	Nanny service
Attorney	Freight forwarder	Payroll processors
Bank	Funeral director	Premium finance company
Construction manager	Home inspector	Safety consultant
Dating service	Investment advisor	Stockbroker
Engineer	Investment banker	Third party administrator
Environmental consultant	Laboratory	Title agent/abstractor
Escort service	Lawyer	Trustee

## AVAILABLE LIMITS

- ▶ ERRORS & OMISSIONS
  - Up to \$5,000,000 on select classes
- ▶ BUSINESSOWNERS PACKAGE
  - General Liability
    - \$1,000,000 limit/\$2,000,000 aggregate
  - Personal Property
    - Up to \$250,000 Total Insured Value

## RETENTIONS

- ▶ ERRORS & OMISSIONS
  - Start at \$0 for most classes with less than \$1 million in receipts
- ▶ BUSINESSOWNERS PACKAGE
  - \$1,000 (\$500 for Outdoor Signs and Money & Securities coverages)

## SUBMISSION REQUIREMENT

- ▶ Any new business miscellaneous Errors & Omissions Professional Liability application