

SPECIFIED PROFESSIONS ERRORS AND OMISSIONS PRODUCT WITH GENERAL LIABILITY OR PREFERRED PACKAGE

- Ⓢ Risks with revenues up to \$15,000,000
- Ⓢ Eligible classes include, but are not limited to:



Accident reconstructionist	Construction loan monitor	Insurance risk manager	Property preservationist*
Accountant	Courier/Messenger service*	Interior designer	Public relations consultant
Advertising agency	Court reporter	Interpreter	Real estate consultant
Agricultural consultant	Damage appraiser	Landscape architect*	Referral service
Answering service	Document manager	Lead generation service	Registered agent
Appraiser (non-real estate)	Educational consultant	Lighting design service*	Relocation service
Archaeological consultant*	Employment agency	Lobbyist	Reserve study consultant
Arborist*	Energy consultant	Mailing service	Seminar conductor
Audio/Visual consultant	Event/Meeting planner*	Management consultant	Social security representative
Audit service (non-financial)	Exhibit designer	Marketing consultant	Statistical consultant
Background check service	Expert witness	Market research service	Talent agent
Billing service	Financial planner	Mediator	Tax preparer
Bill payment service	Forensic investigator	Mortgage field inspector	Telecom consultant
Bookkeeper	Forestry consultant*	Notary	Tour operator*
Caterer*	Fulfillment service	Paralegal	Training specialist
Claims adjuster	Grant writing service	Photographer	Translation service
Coaching service	Graphic designer	Print broker	Travel agent
Coding service	Green building consultant*	Printer	Tutor*
Compliance consultant	Human resource consultant	Private investigator*	Videographer
Concierge service	Insurance inspector	Process server*	Wedding planner

- Ⓢ New ventures are eligible

* Not eligible for preferred package

PRODUCT ADVANTAGES

- ▶ ProSecurity+ endorsement including coverage for malicious code, unauthorized access, \$50,000 of professional reputation restoration expense, lifetime occurrence reporting provision for individual insureds and coverage for pro-bono services (available for most risks)
- ▶ Defense outside the limit of liability
- ▶ Coverage for independent contractors as insureds when working for the named insured for most accounts
- ▶ Full prior acts coverage available for first-time purchasers for most accounts
- ▶ Coverage available for bodily injury and property damage arising out of professional services
- ▶ Coverage available for intellectual property
- ▶ Coverage available for defense of sexual abuse or molestation
- ▶ Punitive damages coverage where insurable by law
- ▶ 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
- ▶ Final adjudication wording
- ▶ \$25,000 third-party discrimination sublimit on most classes



PRODUCT ADVANTAGES (CONT.)

- ▶ Supplemental payments coverage for reasonable expenses while attending arbitration, a trial or hearing
- ▶ Spousal and domestic partner liability coverage
- ▶ Pre and post-judgment interest coverage
- ▶ Automatic additional insured coverage for parent company
- ▶ Option to package errors and omissions with either general liability or a preferred package including general liability and property
- ▶ General liability coverage includes options for waiver of subrogation, primary/non-contributory wording and blanket additional insured

AVAILABLE LIMITS

- ▶ Errors and omissions up to \$5,000,000
- ▶ General liability available up to \$1,000,000/\$3,000,000
- ▶ Business personal property up to \$250,000
- ▶ Business income up to \$50,000
- ▶ Hired and non-owned auto up to \$1,000,000
- ▶ Excess general liability up to \$5,000,000

DEDUCTIBLES

- ▶ Errors and omissions starting at \$0
- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000

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.usli.com/brc for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

Architect/Engineer	Escrow agent	Home inspector	Payroll processor
Attorney	Franchisor	Investment banker/stockbroker	Third party administrator
Construction manager	Freight forwarder	Medical professional	Title agent/abstractor
Environmental consultant	Funeral director	Mortgage broker	Trustee

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

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.

