

Professional Liability Overview

Professional Liability Product Highlights for Agents and Brokers

Our PL, also known as Errors and Omissions, policies give your small business clients the peace of mind in knowing they have the right coverage, at an affordable price.

- Policy is claims-made and reported
- Defense outside the limit
- Coverage is profession-specific for each policy

Professional Liability Coverage Overview

Coverages	Limits
Professional Liability Limits Also known as Error & Omissions Insurance covers when other parties sue over a failure to perform the service that your business was expected to complete.	Up to \$1,000,000 per claim / \$3,000,000 aggregate
Professional Liability Deductible This is the amount that the insured is responsible for when a professional liability claim is filed. A deductible is the insureds participation in a loss. This amount is subtracted from the overall payout the insured receives from a settled claim.	\$0 to \$50,000
Retroactive Date Available	Up to 6 years

PL Applicable Classes of Business:

A

Accounting
Accounting with IT Services
Acupressure services
Acupuncture services
Advertising
Answering/paging services
Application development
Application service provider
Architecture
Art therapy
Auctioneering
Audiology

B

Barber / hair stylist services
Beautician/cosmetology services
Bookkeeping
Brand consultant
Building inspection
Business consulting
Business manager services

C

Claims adjusting
Computer consulting
Computer programming services
Computer system/network developer
Control systems integration / automation
Court reporting

D

Dance therapy
Data processing
Database designer
Diet/nutrition services
Digital marketing
Direct marketing
Document preparation
Draftsman
(including CAD/CAM)
Drama therapy

F

First aid and CPR training

G

Graphic design

H

Human Resources (HR) consulting
Hypnosis

E

Education consulting
Electrical engineering
Engineering
Environmental engineering
Esthetician services
Event planning/promotion
Executive placement
Expert witness services

I

Industrial engineering
Insurance Agent
Insurance Inspectors
Interior design
IT consulting
IT project management
IT software/
hardware training services

L

Land Surveyors
Landscape architect
Life/career/executive coaching

M

Management consulting
Market research
Marketing/media consulting
Massage therapy
Medical billing
Mental health counseling
Music therapy

N

Nail technician services
Notary services

O

Occupational therapy
Other consulting services
Other marketing/PR services
Other technology services

P

Personal Care Aides
Personal concierge/assistant
Personal training
(health and fitness)
Photography
Process server
Project management
Project manager
(architecture or engineering)
Property management
Psychology
Public relations

R

Real estate agent/broker
Recruiting
(employment placements)
Research consulting
Resume consulting

S

Safety consulting
Sales Representatives
Search engine services
(SEO/SEM)
Social media consultant
Social work services
Software development
Speech therapy
Strategy consultant

T

Talent agency
Tax preparation
Technology services
Training
(business,
vocational or life skills)
Translating/interpreting
Travel agency
Tutoring

V

Value added reseller
of computer hardware

W

Website design

X

Yoga/pilates instruction

Letters without a class of business

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