

Product Profile

Miscellaneous Professional Liability Insurance

Errors and omissions (E&O) protection for professional service providers

Miscellaneous Professional Liability Insurance is for service providers rendering fee-based professional services:

- Business related consultants such as Management, Marketing, Public Relations, Advertising, Staffing and Employment Firms, Collection Agencies, Claims Adjusters and Data Management.
- Other professionals such as Trustees, Credit Bureaus, Travel Agents, Notaries, Photography Studios, Printers, Court Reporters, Answering Services and Interior Designers to name a few.

We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively.

Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

Coverage Highlights

- Coverage against claims alleging errors and omissions in rendering or failing to render professional services
- Duty to defend a lawsuit, regardless of how groundless or fraudulent
- Crisis Management coverage available
- Prior Acts coverage available (subject to underwriting)

Value-Added Services

This highly-sought service is included with all policies:

- **eDelivery®**: Our online policy delivery system, makes issued policies and endorsements available to you via a secure Web site within 24 hours of issuance.

Unique Coverage Details

- Ability to settle claims on behalf of all insureds within the retention, without insurer consent
- An extensive definition of damages addressing arbitration awards, punitive damages¹, pre- and post-judgment interest
- A fifty percent (50%) retention reduction upon the settlement of a claim that the insured submits to alternative dispute resolution at the insurer's written request.
- Automatic 60-day extended reporting period

Claims Scenario

A building manager was sued by the building owner after failing to respond in a timely fashion to tenants' complaints of malfunctioning elevators. Several tenants did not renew their leases because of this poor service.

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¹ Where permitted by law

All products are written by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the coverage described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance coverage is subject to underwriting. Coverage may not be available in all jurisdictions. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. In other locations, coverages are provided by local affiliates of Chartis LLC.

The claims scenarios summarized herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

Platform/online system availability and response time are subject to maintenance and possible unscheduled outages. Any and all use of, and access to platforms/online systems may be subject to a signed eCommerce Password and Site Use Agreement.