

Professional Lines Product Highlights



Our Professional Lines team focuses on offering competitively priced products, broad and unique coverages and fast turnaround time. This enables customers to compete successfully for the growing classes of business listed below. All products are available for instant phone and web quoting.

Errors and Omissions

▶ Allied Health Care Professional and General Liability

Our product targets over 40 allied health care professionals and entities including mental health counselors, social workers, day spas, massage therapists and non-medical home health aides. Separate claims-made professional and occurrence-based general liability limits include duty to defend wording, punitive damages coverage and an optional patient molestation defence sublimit. Limits are offered up to \$2 million/\$5 million with the option to purchase standalone professional.

▶ Specified Professions

Our product targets over 200 classes with up to \$20 million in receipts, including most types of consultants, advertising agencies, claims adjusters, property managers, interior designers, landscape architects, employment agencies, event/meeting planners, tax preparers, bookkeepers, training specialists and tutors. Coverage highlights include defence costs outside the limit of liability, specific coverage for services provided by independent contractors, network security/privacy liability and privacy breach expense, and personal injury coverage for most risks. Other coverage options available for many classes include sublimits for intellectual property, contingent bodily injury and property damage, defence-only for sexual abuse/molestation allegations, and the ability to package professional liability with general liability and business personal property.

▶ Technology Professional Liability

Our product targets a wide range of technology professionals with up to \$20 million in revenue. Our broad form provides coverage for network computer security liability, privacy liability and media liability. Defence costs are outside the limit for most claims. Privacy breach expense and regulatory defence is available for a small additional premium. Covered expenses include credit monitoring, forensic investigation costs and public relations. This product can also be packaged with general liability and business personal property. Full prior acts is available for most accounts.

Directors and Officers/ Employment Practices Liability

▶ Nonprofit Directors and Officers Liability

Our product offers directors and officers, employment practices and fiduciary liability coverage with options for shared or separate limits. Our built-in Lifetime Occurrence Reporting Provision for former directors and officers and Data & Security+ offer unique added coverage for no additional charge. Data & Security+ endorsement provides a \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses including identity theft services for directors and officers who become victims of identity theft. Other coverage features include coverage for personal injury, an additional Side A limit, and 100% allocation of defense costs.

Products available in most provinces.

Additional Advantages

- ▶ A Berkshire Hathaway company
- ▶ Security of AM Best A++ rated carrier
- ▶ Multiple quoting options available
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Same day or next business morning claims acknowledgement

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. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.

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A++ RATING BY AM BEST

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