



Prosecurity⁺ Endorsement for Specified Professions Errors and Omissions

Our Prosecurity+ endorsement is an enhancement to our Specified Professions Errors and Omissions policy form. This is available for no additional premium.



888-523-5545
USLI.CA

BROADENED COVERAGE FEATURES INCLUDE:

- ▶ **Transmission of Malicious Code Liability Coverage:**
Coverage is provided for an unauthorized, corrupting or harmful piece of code, including but not limited to computer viruses, worms and Trojan Horses that may infect a customer's software or hardware systems.
- ▶ **Unauthorized Access Liability Coverage:**
Coverage is provided for unintentional failure to prevent unauthorized access to or use of any electronic system or program of a third party.
- ▶ **Professional Reputation Restoration Expense Reimbursement Coverage:**
On a covered claim, a \$50,000 sublimit is provided to reimburse the insured for reputation restoration expenses that become necessary as a result of an actual publication in a newspaper, magazine or other general circulation print publications, as well as on the radio, television or other electronic broadcasts.
- ▶ **Lifetime Occurrence Reporting Provision for Retired and/or Disabled Sole Proprietors/Sole Stockholders of Professional Corporations (or their legal representatives if deceased):** Provides an unlimited reporting extension for non-practicing professionals when the sole proprietor or sole stockholder dies, retires or becomes permanently disabled.
- ▶ **Pro-Bono Services Coverage:**
Removes the "for a fee" language from the definition of professional services, allowing charitable services to be covered.

DID YOU KNOW?

- ▶ As a professional, you can be sued if either you or your employee mishandles client information or if any information under your control is breached
- ▶ An estimated 49% of all data breaches involve the use of malicious code
- ▶ 86% of victims are unaware of unauthorized access until notified by a third party
- ▶ A single press release could cost thousands of dollars in public relations fees
- ▶ Sole proprietors who have retired and ceased all operations can still be held liable for the services they provided at any point during their career
- ▶ Professionals providing charitable (pro-bono) work for their clients can still be sued, even though a fee hasn't been charged for their services



Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Centre (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



bizresourcecentre.ca