



# Countless Solutions for Professionals

We provide tailored, broad **professional liability** and **general liability** coverages for a variety of classes.

## COMMON CLASSES

- ▶ Information technology service
- ▶ Software developer
- ▶ Consultant
- ▶ Insurance agent
- ▶ Property manager
- ▶ Real estate agent
- ▶ Notary
- ▶ Accountant, tax preparer and bookkeeper
- ▶ Digital marketing service
- ▶ Advertising agency
- ▶ Staffing service (temporary and permanent)
- ▶ Claims adjuster
- ▶ Training service and coach
- ▶ Fitness instructor
- ▶ Counselor
- ▶ Physical therapist
- ▶ Day spa

## NOTABLE RISKS

- ▶ Beehive inspector for almond growers
- ▶ Frozen pizza product mystery shopper
- ▶ Lecturer and research expert on Samurai swords
- ▶ Real estate agent that provides ancillary services for home staging
- ▶ Commercial property manager with 100% owned properties
- ▶ Insurance agent with 100% of premium volume in commercial general liability and property
- ▶ Day spa with products and completed operations coverage
- ▶ Wellness counselor providing employee wellness and nutritional services to organizations
- ▶ Adaptive personal trainer
- ▶ Equine-assisted therapist
- ▶ Voice-over service providing vocal narrative for use in videos, ads and presentations
- ▶ Computer security training and assessment company
- ▶ AI-powered robot software platform

## AVAILABLE COVERAGE FEATURES\*

- |                                  |                               |  |                                       |
|----------------------------------|-------------------------------|--|---------------------------------------|
| ▶ Up to \$5 million in limits    | ▶ Cyber liability             | ▶ Personal injury                              | ▶ Additional insured                  |
| ▶ Full prior acts                | ▶ Privacy breach expenses     | ▶ Contingent bodily injury and property damage | ▶ Waiver of subrogation               |
| ▶ Defense outside the limit      | ▶ E-crime                     | ▶ Abuse and molestation                        | ▶ Primary and noncontributory wording |
| ▶ Independent contractors        | ▶ Cyber extortion             | ▶ Intellectual property                        | ▶ Optional business personal property |
| ▶ Reputation restoration expense | ▶ Cyber business interruption | ▶ Third party discrimination                   |                                       |
|                                  | ▶ Regulatory defense          |  |                                       |

*\*Available coverage features may vary by product and state*

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.

# TARGET PROFESSIONAL LIABILITY CLASSES

## TECHNOLOGY

App developer  
Artificial intelligence  
Computer consultant\*  
Computer repair  
Custom software development\*  
Disaster recovery  
E-discovery  
Electronics recycling  
Equipment evaluation/selection  
Managed service provider  
Network cabling/wiring  
Network/Computer security  
Network architecture/design  
Search engine optimization  
Software as-a-Service (SaaS)  
System/Network evaluation\*  
Technical project management  
Telecommunications  
Video game developer  
Web analytics  
Website development\*  
Wireless installation/configuration

## DATA/INFORMATION

Cloud provider  
Colocation service  
Data backup  
Data/Records imaging,  
warehousing or storage  
Document destruction  
Document management

## MEDIA/MARKETING/ CREATIVE

Advertising agency  
Animation  
Art consultant/Broker  
Audio/Visual consultant\*  
Digital marketing  
Graphic designer\*  
Marketing consultant\*  
Photographer\*  
Printers  
Print brokers  
Production consultant  
Public relations consultant  
Talent agency  
Telemarketing service  
Videographer  
Video production

## ADMINISTRATION/ COMMUNICATION

Answering service  
Association manager  
Coding service  
Courier/Messenger service  
Grant writing service  
Interpreter  
Fulfillment service  
Mailing service  
Medical transcriptionist  
Office administration/assistant  
Proposal writing service  
Purchasing agent

## CONSULTING

Cost containment consultant  
DEI consultant  
ESG consultant  
Fundraising consultant  
Human resources consultant  
Management consultant\*  
Organizational consultant  
Statistical consultant

## TRAINING/EDUCATION

Coaching service\*  
Corporate trainer\*  
Educational consultant  
Emergency training consultant  
EMT trainer  
First aid/CPR instructor  
Health educator  
Safety trainer  
Seminar conductor\*  
Testing service  
IT trainer\*  
Tutor/Teacher

## STAFFING/EMPLOYMENT

Employment agency\*  
Executive search firm\*  
IT staffing service\*  
Referral service  
Resume service

## TECHNICAL/COMPLIANCE

Audit service  
Compliance consultant  
OSHA compliance consultant  
Safety inspector  
Technical writer

## GREEN/ENERGY

Arborist/Forestry consultant  
Agricultural consultant  
Biological/Ecological consultant  
Energy consultant  
Green building consultant  
Horticultural consultant  
Meteorological consultant  
Oenological/Viticultural consultant

## LEGAL/INVESTIGATIVE

Accident reconstructionist  
Arbitrator  
Background check/ screening  
Court reporters  
Expert witness  
Forensic investigator/e-forensics  
Litigation/Jury consultant  
Lobbyist  
Mediator  
Paralegal  
Process server  
Registered agent

## TRAVEL/TRANSPORTATION

Auto tags service  
Tour operator  
Traffic/Parking consultant  
Transportation consultant  
Travel agent\*

## REAL ESTATE

Archaeological/Historical  
consultant  
Closing service  
Lien filing service  
Mortgage broker  
Mortgage field inspector  
Notary\*  
Property manager\*  
Property preservationist  
Real estate agent/agency\*  
Real estate consultant  
Real estate transaction  
coordinator  
Relocation service  
Reserve study consultant  
Urban planner

## FINANCIAL/INSURANCE

Accountants/CPAs  
Appraisers (non-real estate)  
Auctioneer (non-real estate)  
Bill payment service  
Billing service  
Bookkeeper\*  
Claims adjuster  
Construction loan monitor  
Damage appraiser\*  
Insurance agent\*  
Insurance inspector  
Insurance risk manager  
Life and health insurance agent  
Social security claim representative  
Subrogation consultant  
Tax preparer

## DESIGN/BUILD

Exhibit designer  
Interior designer  
Landscape architect  
Lighting design consultant

## EVENT/CONCIERGE

Caterer  
Cleaning service  
Concierge service  
Concert and event promoter  
Disc jockey  
Event/Meeting planner  
Florist  
Pet groomer/sitter/walker  
Wedding officiant  
Wedding planner/coordinator

## BEAUTY/RELAXATION

Aesthetician  
Aroma therapist\*  
Beautician/Barber  
Cosmetologist  
Day spa (non-medical)  
Massage therapist  
Reiki practitioner

## ATHLETIC

CrossFit instructor  
Fitness instructor\*  
Personal trainer\*  
Sports instructor  
Yoga instructor\*

## MENTAL HEALTH

Addiction counselor  
Anger management counselor  
Art/Music/Dance therapist\*  
Career counselor\*  
Chaplain  
Educational psychologist  
Grief/Loss/Death counselor  
Horticultural therapist  
Life coach\*  
Meditation guide  
Mental health therapist\*  
Parent coach\*  
Pastoral counselor  
Pet/Animal therapist  
Sleep counselor  
Social worker\*  
Sports psychologist  
Stress counselor  
Substance abuse counselor  
Wellness counselor

## PHYSICAL HEALTH

Acupuncturist  
Audiologist  
Certified nurse assistant  
Corrective therapist  
Dental assistant  
Dental hygienist  
Dietician  
Ergonomic consultant  
Home health aide (non-medical)  
Hospice  
Lactation consultant  
Lice removal service  
Occupational therapist  
Optician  
Optometric assistant  
Nutritionist  
Physical therapist  
Podiatrist  
Phlebotomist  
Recreational therapist  
Rehabilitation counselor  
Specimen collection service

## EDUCATIONAL/COGNITIVE THERAPY

ABA therapist\*  
Behavioral therapist\*  
Bio feedback practitioner  
Learning disability consultant  
Neurofeedback practitioner  
School guidance counselor\*  
School psychologist  
Speech therapist\*

## MEDICAL TECHNOLOGY

EEG technician/technologist  
Patient intake technician  
Polysomnographic technician  
Radiographer  
Radiologic technologist  
Sonographer

*\*Preferred classes are eligible for our most favorable rating, coverage terms and quote options*

