



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
Pedorthist
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