

# SPECIFIED PROFESSIONS

*Errors and Omissions With General Liability  
or Preferred Package*



Over 100 classes are now eligible for our product, including but not limited to:

## **MANAGEMENT AND TRAINING**

Administrative/Office support  
Answering services  
Association management  
Coaching services  
Concierge services  
Document management  
Human resources consultants  
Management consultants  
Professional organizers  
Training specialists

## **FINANCIAL AND MONEY**

Accountants  
Appraisers (non-real estate)  
Bill payment services  
Billing services  
Bookkeepers  
Credit counselors  
Economic consultants  
Enrolled agents  
Forensic accountants  
Fundraising services  
Grant writing services  
Purchasing agents  
Tax preparers

## **EMPLOYMENT**

Lead generation services  
Referral services  
Resume services  
Staffing agencies

## **EDUCATION**

Educational consultants  
Tutors/Teachers

## **MARKETING AND CREATIVE**

Advertising agencies  
Marketing consultants  
Photographers  
Video production consultants

## **DESIGN**

Exhibit designers  
Graphic designers  
Interior designers  
Lighting designers  
Landscape architects

## **TECHNICAL**

Audio/Visual consultants  
Scientific consultants  
Statistical consultants  
Technical writers

## **ENTERTAINMENT**

Caterers  
Event/meeting planners  
Wedding planners  
Wedding officiants  
Travel agents  
Tour operators  
Talent agents

## **REAL ESTATE AND BUILDING**

Arborists  
Archaeological consultants  
Construction loan monitoring  
Energy consultants  
Safety consultants  
Green building consultants  
Mortgage brokers  
Mortgage field inspectors  
Physical security consultants  
Property preservationists  
Real estate consultants  
Relocation services  
Transaction coordinators  
Urban planners

## **INSURANCE**

Actuarial consultants  
Claims adjusters  
Damage appraisers  
Insurance inspectors  
Insurance risk managers

## **LEGAL INDUSTRY**

Accident reconstruction  
Arbitrators  
Background screening services  
Compliance consultants  
Court reporters  
Expert witnesses  
Forensic investigators  
Jury/Trial consultants  
Litigation support services  
Mediators  
Notaries  
Paralegals  
Private investigators  
Process servers  
Registered agents  
Regulatory affairs consultants  
Disability representatives

## Coverage Highlights

- ▶ Additional Privacy Breach Expense limit offered to match the policy limit up to \$1 million (for many classes)
- ▶ Defense outside the limit on most classes
- ▶ Coverage for personal injury
- ▶ \$0 deductible for most risks
- ▶ Worldwide coverage for wrongful acts subject to claims made within the U.S., its possessions or Canada
- ▶ Softened hammer clause of 75/25 in favor of the insured for many risks
- ▶ Express coverage for the insured for acts of independent contractors
- ▶ Customizable coverage options available for many classes such as contingent bodily injury/property damage, intellectual property, and defense coverage for sexual abuse/molestation
- ▶ Errors and omissions coverage can be packaged with general liability or a professional package that includes general liability and business personal property (available for most classes)