



# Professional Liability Directors and Officers/ Employment Practices Liability Products

OUR PROFESSIONAL LINES DEPARTMENT FOCUSES ON OFFERING COMPETITIVELY PRICED PRODUCTS, BROAD AND UNIQUE COVERAGES AND FAST TURNAROUND TIME. THIS ENABLES CUSTOMERS TO COMPETE SUCCESSFULLY FOR THESE GROWING CLASSES OF BUSINESS:

- ▶ **Community Association product:**  
Our product targets small to medium sized associations with up to 1,000 units. Coverage features include automatic additional insured status for the property management company, third party harassment and discrimination coverage as well as non-monetary coverage and defense coverage for breach of contract claims in most states.
- ▶ **Crime Insurance for Community Associations:**  
Our coverage is designed for risks eligible for the Community Association product and includes coverage for theft of money, securities and other property by employees of the association as well as the option to cover theft by a property manager's employees. The policy also features automatic coverage for directors, officers, committee chairs, employees and volunteers.
- ▶ **Corporate Directors and Officers Liability:**  
"The Answer" is designed for private companies with up to \$350 million in assets and 500 employees. Features include separate directors and officers and employment practices liability limits, up to \$1 million separate defense cost limit for the directors and officers, coverage for defense costs outside the limit for the employment practices liability (up to 200 employees), a \$100,000 sub-limit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), available Fiduciary Liability coverage under the directors and officers, unlimited extended reporting period for former directors and officers and full entity coverage.
- ▶ **Employment Practices Liability:**  
Our product is specifically designed for a broad range of employers with up to 500 employees and includes coverage for defense costs outside the limit (up to 200 employees), a \$100,000 sub-limit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), a broad definition of Wrongful Employment Act, punitive damages (state restrictions apply) and a free human resources hotline (no limit on number and length of calls). Third party discrimination and harassment option is available for most classes.
- ▶ **Medical Providers Employment Practices Liability Protection:**  
Our product is designed to meet the unique employment practices liability needs of medical and dental offices. The product provides third party discrimination and harassment and a separate \$250,000 defense protection for allegations of patient molestation depending on the class of business. A \$100,000 sub-limit for Fair Labor Standards Act claims (including defense cost and loss; state restrictions apply), punitive damages coverage (state restrictions apply), a broad definition of Wrongful Employment Act and a free human resources hotline is also included.
- ▶ **Non Profit Directors and Officers Liability:**  
Our product includes our new Data & Security<sup>+</sup> Endorsement with a \$50,000 sub-limit each for data breach, identity theft, workplace violence, and kidnap expenses plus free identity theft services for directors and officers who become victims of identity theft (available in most jurisdictions). Our "occurrence feature" of a lifetime occurrence reporting provision for former directors and officers further differentiates our product. Coverage features include a broad definition of loss, personal injury coverage, breach of contract coverage, final adjudication wording for the behavioral exclusions, most favorable venue wording for punitive damages, a 75/25 hammer clause, and a \$100,000 sub-limit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply). Fiduciary liability coverage can be added starting at \$100. We also have a standard form option with reduced coverage at lower rates available in most states.
- ▶ **Public Officials Liability:**  
Our product provides coverage specifically designed for elected or appointed officials in special service districts. The product offers separate limits for public officials liability and optional Employment practices liability, defense costs outside each limit and low minimum premium and retentions.
- ▶ See errors and omissions products on reverse.
- ▶ Products available in most states. Please refer to specific CA, FL and TX highlight sheets.

## Additional Advantages:

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions  
Most Products offered on an admitted basis

**A++**  
**Rated Products**



## Professional Liability Errors & Omissions Products

- ▶ **Allied Healthcare Professional and General Liability:**  
Our product targets over 40 allied healthcare professionals and entities including physical therapists, mental health counselors, social workers, day spas/massage therapists and 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 defense sublimit. Limits are offered up to \$1 million/\$3 million with the option to purchase stand-alone professional. Minimum premiums start at \$425.
- ▶ **Personal Lines Insurance Agents Errors & Omissions:**  
Our product targets both standard and non-standard personal lines agencies, including life insurance agencies with up to \$10,000,000 in premium volume. Defense costs outside the limit, personal injury protection and automatic coverage for independent contractors are just a few of the coverage features.
- ▶ **Property Managers Errors & Omissions:**  
Our unique form is tailored to meet the professional liability needs of both commercial and residential property managers. We offer three distinct coverages, each with a separate limit of liability: errors and omissions, tenant discrimination and employment practices liability. Our product offers coverage for up to 100% ownership interest in personally owned property. Premises Preferred Package is also available.
- ▶ **Real Estate Errors & Omissions:**  
Designed for real estate firms which derive at least 65% of their commission from residential real estate transactions. Discrimination and lock box coverages are automatically provided in the form. This competitively priced product provides coverage which competes with association-endorsed programs. Business Owners Package is also available.
- ▶ **Specified Professions Errors & Omissions:**  
Our product targets over 100 classes including advertising agencies, claims adjusters, collection agencies, landscape architects, employment agencies, event/meeting planners, human resource consultants, management/marketing consultants, tax preparers/ bookkeepers and tutors. Coverage includes duty to defend wording and personal injury coverage for all classes. Defense costs outside the limit, intellectual property coverage, contingent bodily injury/property damage coverage, defense-only sexual abuse/molestation coverage and the option to purchase a Businessowners Package available for select classes.
- ▶ **SuperTek Pak Technology Professional Liability:**  
Our product targets a wide range of information technology professionals with up to \$15,000,000 in revenue. We have expanded our guidelines to over 35 technology services, including web hosting services and custom software application service providers. Broad form coverage is also available, which enhances coverage for claims involving intellectual property, malicious code, personal injury, and unauthorized access. General liability and property coverages are also available. Full prior acts is available for most accounts.
- ▶ **MicroTek Pak Small Business Technology Professional Liability:**  
Our very competitively priced product, targeted at technology professionals with less than \$500,000 in revenue and 3 or fewer consultants. The all-in-one policy has minimum premiums starting at \$995 for BOTH Professional Liability and the Professional Office Package. MicroTek Pak is big coverage for small technology businesses.
- ▶ **See Directors & Officers/Employment Practices Liability Products on reverse.**
  - ▶ Products available in most states. Please refer to specific CA, FL and TX highlight sheets.

### Additional Advantages:

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions  
Most Products offered on an admitted basis

**A++**  
**Rated Products**