



Miscellaneous Professional Liability Insurance

Media/Professional Insurance Coverage Highlights Sheet

America's E&O Authority®

Media/Professional Insurance's Miscellaneous Professional Liability Insurance program offers the flexibility to tailor errors and omissions coverage for a wide variety of service businesses, technology firms and not-for-profit organizations. The program is written through the AXIS U.S. Insurance companies, which are rated A (Excellent) XV by A.M. Best.

Coverage Highlights

- Coverage for a wide variety of professional classes (see reverse)
- Definition of professional services tailored to each risk
- Coverage for personal injury exposures
- Bi-lateral extended reporting period of up to 5 years
- Automatic subsidiary coverage (including newly created or acquired entities)
- Coverage for negligent discrimination in the conduct of professional services and a carveback that provides a defense for claims of intentional harassment, misconduct or discrimination until final adjudication
- User-friendly claims made form
- Up to \$10,000,000 policy limit capacity
- \$2,000 minimum premium for a limit of \$1,000,000
- \$2,500 minimum deductible
- Coverage for punitive damages with most favorable venue provisions where allowed by law
- Favorable consent to settle clause giving insured more control over settlement
- Coverage for innocent insureds for conduct of "rogue employees"
- Worldwide coverage

Optional Coverages

- Split limits for each wrongful act/total limit of insurance
- Contingent BI/PD
- Prior acts coverage
- Copyright infringement
- Trademark infringement

Quotation Requirements

- Completed M/PI application or comparable form
- Sample agreements used with customers/clients
- Background information on experience and qualifications (if in business less than three years)
- Marketing and promotional materials or web site address(es)

Availability

Available in all 50 states and DC on a surplus lines basis, except NJ (admitted).

Primary or Excess Coverage Available

Miscellaneous E&O Classes Insured

The following is a partial list of business classes currently written under Media/Professional Insurance's Miscellaneous Professional Liability Program. This list is not all-inclusive, as many policies are written for unique, one-of-a-kind E&O exposures. Coverage is not available for licensed professionals such as doctors, lawyers, architects, engineers and accountants.

Professional/Services Firms

- Accreditation Organizations
- Adjusters
- Administrators
- Alarm Monitoring Services
- Answering Services
- Appraisers - Non-Real Estate
- Associations - Specific E&O Exposures
- Auctioneers
- Bookkeepers
- Claims Administrators
- Collection Agencies
- Consultants, except Environmental or Financial
- Court Reporters
- Credit Bureaus
- Direct Mail Services
- Document/Information Services
- Employment Agencies
- Escrow Agents
- Executive Search Firms
- Farm Managers
- Foreclosure Agents
- Forensic Analysts
- Funeral Directors/Morticians
- Graphic Designers
- Horticultural Consultants
- Insurance Support Services
- Interior Designers/Decorators
- Judicial Research Services
- Kosher Food Inspectors
- Licensing Services
- Literary Agents
- Mapping/Photogrammetry Services
- Marketing Consulting Firms
- Marketing Research Firms
- Meeting Planners
- Mortgage Bankers
- Mortgage/Loan Brokers
- Notary Public Services
- Outplacement Counselors
- Premium Finance Services
- Printers/Binderies
- Process Servers
- Property Managers
- Public Relations Firms
- Publishers - Directories, Multiple-Listing Services
- Quality Assurance Consulting Services
- Real Estate Agents
- Research Organizations
- Social Services - Rehabilitation/Vocational/Philanthropic
- Standards Developers/Managers
- Tax Preparers
- Temporary Personnel Agencies
- Testing Labs
- Translators
- Travel Agents/Tour Operators
- Utility Notification Services
- Vessel Documentation Services
- Water Testing & Analysis Services
- Xerographers
- Yellow Pages Publishers
- Zoological Exhibit Designers
- Plus many more service-oriented business classes.

Technology Companies

- Computer/Information Technology
- Computer Software Developers
- Database Managers
- Software Developers
- Telecommunications Services

Please send submissions to submissions@mediaprof.com



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