

# MISCELLANEOUS PROFESSIONAL LIABILITY POLICY

A small business Errors and Omissions policy designed to accommodate a broad range of business professionals serving various industries.

## Target Risks

Specialty niche classes with \$5M or less in annual revenues, *including but not limited to:*

- Answering services & call centers
- Arbitrators & mediators
- Bookkeepers & tax preparers
- Consultants
- Court reporters & notary publics
- Expert witness & investigators
- Interior designers
- Interpreters & translators
- Payroll services & temporary staffing
- Photographers
- Planners
- Printers
- Property Managers
- Travel agents
- Tutors

## Restricted Classes

- Architects & engineers (A&E)
- Certified public accountants (CPA's)
- Claim adjusters
- Debt collectors
- Franchisors
- Home inspectors
- Insurance agents
- Lawyers
- Real Estate Appraisers
- Title & Escrow Agents
- Third Party Administrators

## Coverage Features

- BOP coverage part available for most classes of business
- Definition of "Claim" includes written demands, civil proceedings, civil and regulatory investigations and disciplinary proceedings (sub-limited)
- Punitive & exemplary damage coverage
- Definition of "Wrongful Act" includes "Personal Injury Offenses"
- "Insured" includes independent contractors
- Limit capacity up to \$5 million
- Contingent BI/PD sublimit available
- First dollar defense and "Claim Expense" outside
- A++ (Superior) rating by A.M. Best

## Why Westchester

In addition to being a Chubb company, we have the underwriting experience and service model needed to help you write small E&O business profitably.



For questions and inquiries, call HIMI:  
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