

# MISCELLANEOUS PROFESSIONAL LIABILITY

## NEGLIGENCE HAPPENS

While liability exposures and circumstances vary, an average Miscellaneous Professional Liability (MPL) claim is significant enough to impact a company's bottom line. Fortunately, Business Risk Partners' MPL coverage protects more than 150 classes of professional services against costly claims for human errors. We make sure claims are eliminated as quickly and expediently as possible. We craft policies based on 20 years of experience and our extensive knowledge about the myriad of exposures within each class. Whether it is run-of-the-mill or a more exotic situation, we make sure the coverage is there when you need it. We invite you to see for yourself.

### Snap Shot

**Product:** E+0

**Target:** Professional liability for more than 150 classes. Please find complete listing on website.

**Capacity:** \$2mm.

Primary and Excess

Available in all states excluding AK, HI, LA and WV.

## OUR APPETITE

### Target Classes

- Bookkeeper
- Claim Adjusters
- Expert Witnesses
- Event Planners
- Grant Writer
- HR Consultant
- Janitor Cleaning Service
- Management Consultant
- Marketing Consultant
- Payroll Services
- Photographers
- Pilot Car Operators
- Project Manager
- Public Policy Consultant
- Public Relations Consultant
- RE Agent/Broker (non CA)
- Repossession/Skip-Tracing
- Research Service Provider
- Travel Agent
- Translators/Interpreters
- Tutor

### Acceptable Classes

- Association Service Provider
- Advertising Agencies
- Arborist/Timber Consultant
- Benefit Plan Administrator
- Benefit Plan Consultant
- Hotel/Restaurant Manager
- Insurance Consultants
- Logistics Coordinator/Freight Forwarder
- Mortgage Brokers/Bankers
- Premium Finance
- Private Investigators
- Regulatory Compliance Consultant
- Risk Managers
- Staffing Services
- Testing Laboratories
- Business Process Outsourcing
- Urban Planner
- Agricultural Consultants

### Prohibited Classes

- Adoption Agencies
- Author/Broadcaster
- Builder/Developer
- California Real Estate
- Credit Reporting
- Direct Marketer/Mail Fulfillment
- Drug Testing/Employee Screeners
- Environmental Consultants
- Escrow Agents
- Exchange Accommodator
- Financial Consultant
- Labor Relations Consultant
- Loan Servicing
- Literary Agent
- Lobbyists
- Professional Employment Organization (PEO)
- Music Producer/Record Label
- Publisher
- Safety Inspector/Consultant
- Title Agent/Title Abstractor

## COVERAGE FEATURES

- **Duty to Defend Contract:** Offers the benefit of our carrier's litigation management expertise to eliminate the burden of managing the claim.
- **Tailored Definition of Professional Services:** Provides individually crafted policies to cover the various services provided.
- **Aggregate Retentions:** Caps the insured's out of pocket expense.
- **Contingent BI/PD:** Responds to bodily injury and property damage claims arising from professional services.
- **Independent Contractors extension:** Protection from errors made by contracted persons working on your behalf.
- **Defense Outside the Limit:** Additional limit allocated to defense costs.
- **Property Ownership Acceptability:** For real estate exposures that own up to 100% of the property in which they service or sell.
- **Cyber Extension:** Sub-limited coverage for cyber related breaches.

**PLEASE NOTE:** This is solely intended to be a summary of policy coverage. Please reference the actual policy for specific terms and conditions. The policy supersedes all representations made above. Not all risks will be eligible.

*Putting risk in its place*



BusinessRisk  
PARTNERS



**Brad Lacey**  
Principle Underwriter

2 Waterside Crossing, Suite 102  
Windsor, CT 06095

Email: [blacey@businessriskpartners.com](mailto:blacey@businessriskpartners.com)  
Phone: 860.937.7338

[businessriskpartners.com](http://businessriskpartners.com)