



Miscellaneous Professional Liability

Target Classes of Business

- ✓ Abstractors and Trustees
- ✓ Advertising Agencies
- ✓ Billing services
- ✓ Construction Managers
- ✓ Consultants
- ✓ Employment/Staffing Firms
- ✓ Event Planners
- ✓ Graphic Designers
- ✓ Inspection Services
- ✓ Interpreters
- ✓ IT and Software Services
- ✓ Mortgage Brokers
- ✓ Payroll processors
- ✓ Property managers
- ✓ Real Estate Agents
- ✓ Testing labs
- ✓ TPA's
- ✓ Travel Agents

Program Features

- Claims-Made.
- Duty to Defend.
- "Pay on Behalf of" language.
- Limits from \$500,000 to \$5,000,000 available.
- Coverage for a wide variety of professional classes.
- Admitted in 32 states, with surplus lines coverage available in other states.
- No minimum premium; \$1,000 minimum retention for each Wrongful Act.

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Coverage Highlights:

- ✓ "Claim" includes both monetary and non-monetary demands
- ✓ Coverage for "Personal Injury Offenses"
- ✓ Independent Contractors included as "Insureds"
- ✓ "Subsidiaries" included as "Insureds"
- ✓ Favorable 70/30 Settlement Clause is standard
- ✓ \$10,000 Disciplinary Proceeding supplementary limit
- ✓ Punitive Damages coverage where insurable by law
- ✓ Three-year bi-lateral Extended Reporting Period standard
- ✓ No discrimination exclusion
- ✓ Professional Service definition tailored to each risk
- ✓ Contingent BI/PD on select classes
- ✓ Split Limits available
- ✓ Ability to add Additional Insureds
- ✓ Prior Acts coverage available on some risks where no prior coverage existed

Submission Requirements:

- ✓ Miscellaneous Professional Liability application

One80 Intermediaries is a highly focused wholesale brokerage and program manager providing specialized insurance solutions throughout the US and Canada. With expertise in marine, transportation, property, casualty, financial lines, medical stop loss, personal lines, travel/accident and health, life insurance and warranty coverage we provide in-house binding authority and access to market leading carriers on both sides of the Atlantic. One80 serves commercial companies, non-profits, public entities and individuals, and has access to all major insurance markets in the US, UK and Canada. One80 has offices in 33 locations nationwide including Boston, New York City, Chicago, Cleveland, Cincinnati, Miami, Atlanta, Houston, Dallas, San Antonio, Omaha, San Diego, Seattle, Toronto, and Montreal.