



FINANCIAL
CONSULTANT



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Miscellaneous Professional Liability Program

Our Miscellaneous Professional Markets are well-equipped to handle the complex insurance needs of this segment. Coverage is offered on a duty to defend policy form with flexible limit options. Our Markets are rated "A+" (Strong) by Standard & Poor and "A++" (Superior) by A.M. Best – admitted and surplus lines capability.

This miscellaneous professional liability program/policy is designed to provide comprehensive coverage for a wide variety of professional service industries. Professional liability insurance can mitigate the risk of high-liability and high-visibility lawsuits, helping to keep your budget and your reputation intact.

Coverage is offered on a duty to defend policy form with flexible limit options. Our product is designed for professional service firms with up to \$250 million in revenues. Limit of liability up to \$5 million / \$5 million is available for qualified risks, with minimum deductibles of \$1,000.

Miscellaneous Professional Application is available on northernohioeands.com

Northern Ohio E&S Agency, Inc.

Since 1976

MISC. PROF HIGHLIGHTS

- Pre-Claims Assistance Hotline included.
 - Public Relations Expense coverage
 - Disciplinary Proceedings coverage
 - Subpoena Response coverage
 - Expense Reimbursement coverage
 - Personal Injury coverage
 - Modified Consent to Settle Clause
 - Definition of Insured includes contract, temporary and leased personnel
 - Definition of Loss includes punitive damages, with most favorable venue
 - Definition of Claim includes non-monetary relief
 - Aggregate Deductible clause of three (3) times the Policy deductible included automatically
 - Mediation provision to reduce the Policy deductible
- * Automatic 60-day extended reporting period

SOME SAMPLE CLASSES

Analytical Testing Labs, Billing Services, Bookkeepers, Business Services, Claims Adjustors, Collection Agents, Consultants, Customs Brokers, Employee Benefits Consultants, Environmental Consultants, Executive Recruiters/Employment Agencies, HR Consultants, Insurance Consultants, Interim Managers, Lobbyists, Medical Billing Services, M&A Consultants, Public Relations Consultants, Talent Agents, TPA's, Travel Agencies, Trustees, Turnaround Management

CYBER LIABILITY ENHANCEMENT

Now you can add up to \$1million in Cyber Liability coverage to be packaged with our Miscellaneous Professional product for a wide variety of classes. This enhancement includes coverage for both First and Third-Party exposures, including but not limited to :

- Network Security Liability
- Media and Advertising Liability
- PCI Fines/Penalties
- Digital Asset protection
- Cyber Extortion
- Computer Crime and EFT Fraud

OTHER INDIVIDUAL PROFESSIONAL LIABILITY PROGRAMS OFFERED

Insurance Agents & Brokers
Architects & Engineers
Lawyers
And Real Estate Agents



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