Professional Liability

Error & Omissions

- Claims Made and Reported Coverage for Professional Services
- Full Bodily Injury and Property Damage
- Independent Contractors
- Breach of Contract
- Worldwide Coverage
- Innocent Insured Coverage
- Punitive Damages Required by Law
- Delay in Delivery or Performance Arising out of Professional Services
- General Legal Advice Hotline

Available Options:

- Up to 100% US or Foreign Revenues
- Policies written in Canadian or US Currency
- Defense Costs outside of the Limits of Liability
- First Dollar Defense

Miscellaneous Professionals	Technology Services	Engineering
Limits, Deductibles and Minimum Premium		
Limits up to: \$5,000,000Minimum Deductible: \$0Minimum Premium: \$500	 Limits up to: \$5,000,000 Minimum Deductible: \$0 Minimum Premium: \$500 	 Limits up to: \$5,000,000 Minimum Deductible: \$1,000 Minimum Premium: \$450
Target Classes		
 Business Management Consultants Paralegals, Accountants & Bookkeepers Digital Marketing Consultants, Marketing & Advertising Agencies Training Consultants Medical Consultants Energy Consultants Interior / Exterior Design Graphic Design Health & Safety / First Aid Training Recruitment Firms & Staffing Agencies Public Relations Firms Arboreal and Agricultural Consultants Claims Adjusters Life Coaches Ancillary Cannabis Consultants 	 IT Consultants Marketplace / Platform Developers for Goods and Services Gaming Developers MedTech Developers Digital Marketer Social Media Influencers Vloggers Bloggers Web Hosting Software Developers Hardware / Software Sale 	 Project / Construction Management Electrical Engineers Mechanical Engineers HVAC Engineers Environmental Engineers Design & Build / Industrial Process Interior Design Landscape Architects Architectural Technologists Acoustical Engineers Chemical Engineers Forensic Engineers Aviation Engineers Civil Engineers



Professional Liability

Miscellaneous Professionals

Technology Services

Coverage Extensions

- Multimedia and Advertising Liability* (including Intellectual Property):
 - 1. Defamation, libel, slander, product disparagement
 - 2. Invasion of or interference with the right to privacy or of publicity
 - 3. Misappropriation of any name or likeness for commercial advantage
 - 4. False arrest, detention or imprisonment
 - 5. Invasion of or interference with any right to private occupancy
 - 6. Plagiarism, piracy or misappropriation of ideas
 - 7. Infringement of copyright
 - 8. Infringement of trade dress, domai name, title or slogan
 - 9. Misappropriation of trade secret
 - 10. Unfair competition

- Coverage for Services & Technology Products, broad definition including related electronic products
- Information Security and Privacy Liability (Third Party Cyber)
 - 1. Unauthorized Disclosure of Information Loss
 - 2. Computer Security Failure
 - 3. Breach Notice Law Violation
 - 4. Privacy Policy Compliance Failure
 - 5. Identity Theft Prevention Failure
- Privacy Wrongful Act
- Network Security, including coverage for theft of data, unauthorized access, malicious code and denial of service attacks
- Third Party Service Provider Coverage, including Cloud Storage
- Data Protection and System Restoration

*Multimedia and Advertising Liability coverage built into the Technology wording

Engineering

- Information Security and Privacy Liability (Third Party Cyber)
- Disciplinary Action
- Occupational Health & Safety
- Loss of Documents
- Court Attendance Costs
- Reputation Management
- Sudden & Accidental Pollution



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