

# SPECIFIED PROFESSIONS ERRORS AND OMISSIONS PRODUCT WITH PACKAGE OPTION

- Ⓢ Risks with revenues up to \$20,000,000
- Ⓢ Eligible classes include, but are not limited to:



Accident reconstructionist	Construction loan monitor	Insurance risk manager	Property managers
Accountant	Courier/Messenger service*	Interior designer	Property preservationist*
Advertising agency	Court reporter	Interpreter	Public relations consultant
Agricultural consultant	Damage appraiser	Landscape architect*	Real estate consultant
Answering service	Document manager	Lead generation service	Referral service
Appraiser (non-real estate)	Educational consultant	Lighting design service*	Registered agent
Archaeological consultant*	Employment agency	Lobbyist	Relocation service
Arborist*	Energy consultant	Mailing service	Reserve study consultant
Audio/Visual consultant	Event/Meeting planner*	Management consultant	Seminar conductor
Audit service (non-financial)	Exhibit designer	Marketing consultant	Statistical consultant
Background check service	Expert witness	Market research service	Talent agent
Billing service	Financial planner	Mediator	Tax preparer
Bill payment service	Forensic investigator	Mortgage field inspector	Telecom consultant
Bookkeeper	Forestry consultant*	Notary	Tour operator*
Caterer*	Fulfillment service	Paralegal	Training specialist
Claims adjuster	Grant writing service	Photographer	Translation service
Coaching service	Graphic designer	Print broker	Travel agent
Coding service	Green building consultant*	Printer	Tutor*
Compliance consultant	Human resource consultant	Private investigator*	Videographer
Concierge service	Insurance inspector	Process server*	Wedding planner

- Ⓢ New ventures are eligible

\* Not eligible for package

## PRODUCT ADVANTAGES

- ▶ ProSecurity+ endorsement including coverage for malicious code, unauthorized access, lifetime occurrence reporting provision for individual insureds and coverage for pro-bono services (available for most risks)
- ▶ Defence outside the limit of liability
- ▶ Coverage for independent contractors as insureds when working for the named insured for most accounts
- ▶ Full prior acts coverage available for first-time purchasers for most accounts
- ▶ Coverage available for bodily injury and property damage arising out of professional services
- ▶ Coverage available for intellectual property
- ▶ Coverage available for defence of sexual abuse or molestation
- ▶ Punitive damages coverage where insurable by law
- ▶ Worldwide coverage for wrongful acts subject to claim made within Canada, U.S. and its possessions
- ▶ Softened hammer clause of 75/25 in favour of the insured
- ▶ Final adjudication wording
- ▶ \$25,000 third-party discrimination sublimit on most classes



## PRODUCT ADVANTAGES (CONT.)

- ▶ Supplemental payments coverage for reasonable expenses while attending arbitration, a trial or hearing
- ▶ Spousal and domestic partner liability coverage
- ▶ Pre and post-judgment interest coverage
- ▶ Automatic additional insured coverage for parent company
- ▶ Option to package errors and omissions with general liability and property (available for most risks)
- ▶ General liability coverage includes options for waiver of subrogation, primary and noncontributory wording and blanket additional insured

## AVAILABLE LIMITS

- ▶ Errors and omissions up to \$5,000,000 occurrence/\$5,000,000 aggregate
- ▶ General liability available up to \$5,000,000 occurrence/\$5,000,000 aggregate
- ▶ Business personal property up to \$250,000
- ▶ Business income up to \$50,000
- ▶ Hired and non-owned automobile coverage up to \$5,000,000

## DEDUCTIBLES

- ▶ Errors and omissions starting at \$0
- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$5000

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

Architect/Engineer	Funeral Director	Construction manager	Mortgage broker
Barrister/Solicitor/Lawyer	Investment banker/stockbroker	Escrow agent	Third party administrator
Environmental consultant	Payroll processor	Freight forwarder	Trustee
Franchisor	Attest and financial audit service	Home inspector	

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.CA.**

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