



Miscellaneous Professional Liability

Target Classes of Business

- ✓ Trustees
- ✓ Advertising Agencies
- ✓ Billing services
- ✓ Construction Managers
- ✓ Consultants
- ✓ Employment/Staffing Firms
- ✓ Event Planners
- ✓ Graphic Designers
- ✓ Inspection Services
- ✓ Interpreters
- ✓ IT and Software Services
- ✓ Payroll Processors
- ✓ Property Managers
- ✓ Real Estate Agents
- ✓ Testing Labs
- ✓ TPAs
- ✓ Travel Agents
- ✓ And many more...

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.

Contact Us:

Melissa Black | Underwriting Manager

e: mblack@one80.com
p: 513-866-2035

Deana Young | Underwriter

e: dyoung@one80.com
p: 513-866-2024

Jacque Berninger | Underwriter

e: jberninger@one80.com
p: 513-866-2029

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

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