



Liability Coverage for

# MISCELLANEOUS ERRORS & OMISSIONS

## PRODUCT HIGHLIGHTS:

### Errors & Omissions

- ◆ Zero Deductible in most cases
- ◆ Personal Injury and BI/PD coverage in some classes
- ◆ Computer Services coverage
- ◆ Automatic 60-day extended reporting period
- ◆ Bilateral one, two and three-year extended reporting periods
- ◆ Mediation Deductible credit
- ◆ Duty to Defend
- ◆ "Pay on Behalf" wording
- ◆ Spousal/Domestic Partner Coverage
- ◆ Punitive Damages coverage where insurable by law
- ◆ Claims Made-based coverage

### General Liability

- ◆ GL limits available up to \$2,000,000
  - Defense is OUTSIDE the limits
- ◆ Damage to Premises Rented to You up to \$100,000
- ◆ Medical Payments up to \$5,000
- ◆ Occurrence-based coverage
- ◆ Additional Insured available
- ◆ Employee Benefits Liability available

### Property

- ◆ Commercial Property is available for Buildings, Business Personal Property and Loss of Earnings
- ◆ Property Extension/Enhancement endorsement includes personal effects and property of others, valuable papers, property off premises, sewer and drain backup, etc.
- ◆ Property Floaters available to cover Equipment and Tools



Our E&O coverage offers a broad form and can be written mono-line or packaged with General Liability and Property.

Coverage provided by a carrier rated A+ Superior by A.M. Best Company.

### SAMPLE CLASSES:

Billing Services	Non-emergency Telephone
Car Title & Tag Services	Answering Service
Clerk of Court	Notary Public
Court Reporter/Recorder	Payroll Processing
Records Destruction	Pre-employment
Employment Agents	Screening Background
Event Planners	Checks
Executive Search	Premium Audits Services
Expert Witness	Process Server
Interpreter	Transcriptionist

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