

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

- Ⓢ 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

## PRODUCT ADVANTAGES (CONT.)

- ▶ Final adjudication wording
- ▶ \$25,000 third-party discrimination sublimit on most classes
- ▶ 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 \$1,000

## 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       |                           |

**CALL 1-888-216-5838 FOR YOUR PHONE QUOTE**

**CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE**

**EMAIL COMPLETED APPLICATION TO [COMMERCIAL@MILNCO.CA](mailto:COMMERCIAL@MILNCO.CA)**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

Oct 30, 2019