Professional Liability





MISCELLANEOUS PROFESSIONAL	
Target Risks	From individual professionals working from a home office, up to larger firms employing several professionals, such as: Bookkeepers Adult Classroom/online Education Claims Adjusters & Administrator Counselling & advice Freight Forwarders HR/Employment Agents Interior Designers Management Consultants Office Worker Placement Agency Secretarial Trainer Travel Agents And many more
Coverage Available	 Errors & Omissions including Privacy Failure expense Commercial General Liability including Employee Benefits coverage Cyber/Privacy Breach – First & Third Party - \$50,000 Included, can increase to \$250,000 Employment Practices Liability, add on premium as low as \$500 Office Contents including Business Interruption and Crime Equipment Breakdown
Features & Benefits	 Able to consider risks with US exposures Worldwide territory for Canada-based companies, with suits brought back to Canada/USA First dollar defense, deductible does not apply to defense costs for E&O Broad definition of employee includes contract employees Includes automatic 60 day extended E&O reporting period
Minimum Premium	• Starting at \$500 E&O, \$400 CGL
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Why Premier?	 An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none
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