

ADVANTAGE[®] MISCELLANEOUS PROFESSIONAL LIABILITY POLICY

An errors and omission policy designed for a broad range of professionals serving various industries. Companies and individuals with annual revenues of \$5,000,000 or less are eligible.

Target Risks

Specialty niche classes include but are not limited to:

- Answering services & call centers
- Arbitrators & mediators
- Bookkeepers & tax preparers
- Claim adjusters
- Consultants
- Court reporters & notary publics
- Exert witness & investigators
- Interior designers
- Interpreters & translators
- Payroll services & temporary staffing
- Photographers
- Planners
- Printers
- Property Managers
- Travel agents
- Tutors

Coverages

- Definition of "Claim" includes written demands, civil proceedings, civil and regulatory investigations and disciplinary proceedings (sub-limited)
- Punitive & exemplary damage coverage
- Definition of "Wrongful Act" includes "Personal Injury Offenses"
- "Insured" includes independent contractors

Additional Facts

- Limit capacity up to \$5 million
- Contingent BI/PD sublimit available
- First dollar defense and "Claim Expense" outside
- A++ (Superior) rating by A.M. Best

Restricted Classes

- Architects & engineers (A&E)
- Certified public accountants (CPA's)
- Debt collectors
- Home inspectors
- Insurance agents
- Lawyers / Medical malpractice
- Real Estate Appraisers
- Title & Escrow Agents / Mortgage Brokers

Why Westchester?

We have the underwriting expertise and service commitment designed to help you efficiently sell insurance to small business.

Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at chubb.com. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines producers. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.