

Miscellaneous PROFESSIONAL LIABILITY

With lawsuits against individuals and organizations continually on the rise, professionals offering services of all kinds need protection. One client's dissatisfaction can turn quickly from allegation to litigation, resulting in potentially devastating consequences – financial and otherwise – for a business owner. Berkshire Hathaway GUARD's **Miscellaneous Professional Liability** policy has been designed to address the damages commonly incurred by wrongful acts, such as negligence, errors and omissions, defamation, and others, made during the course of employment.



Coverage Highlights

- Limits up to \$3 million per claim; deductibles starting as low as \$1,000
- Prior Acts coverage available
- Right and duty to defend policy
- Personal injury coverage (libel, slander, product disparagement)
- Up to \$500 per day for loss of earnings due to required claim-related appearance
- Up to \$10,000 per policy period in claims expense for disciplinary proceedings
- Separate limit of liability for defense and claims expenses available
- Bodily injury and property damage coverage as a result of insured services available
- Privacy and first-party coverage available (where applicable)
- \$950 minimum premium (\$1,500 in CO, IN, MO, PA, WA)

Not all Berkshire Hathaway GUARD Insurance Companies provide the products and pricing described herein nor are all products, pricing, and coverage options available in all states. This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and endorsements can provide the actual terms and conditions for an insured. © Underwritten by AmGUARD Insurance Company member of Berkshire Hathaway GUARD Insurance Companies with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. June 2020.

The security you need. The name you trust.

Learn more at www.guard.com or call 1-800-673-2465.



Target Clients

- Adjusters
- Administrators
- Alarm Monitors
- Answering Services
- Appraisers
- Archaeologists
- Art/Dance/Music Therapy*
- Association Accreditation
- Audio/Video Services
- Billing Services
- Bookkeeping/Recordkeeping
- Call Centers
- Calligraphy*
- Car Detailers*
- Cemeteries
- Cleaning Services*
- Collection Agencies
- Computer Services
- Consultants
- Couriers*
- Court Reporters
- Customs Brokers
- Dance Instructors (incl. Yoga/Zumba)
- Data Services
- Decorators/Interior Designers
- Directory Publishing
- Dispute Resolution Services
- Document Shredders
- Employment Agent/Leasing
- Entertainment Services
- Farm Managers
- Floral Arrangement*
- Foreclosure Agents
- Funeral Services
- Graphic Designers
- Information Services
- Insurance Services**
- Janitorial Services
- Legal Services
- Literary Agents
- Loan Services
- Mail Services*
- Marketing Services
- Modeling/Talent Agents*
- Mortgage Brokers
- Musical Instrument Repair*
- Musical Performance Instruction*
- Non-Financial Audit Services*
- Notaries Public
- Office Management
- Personalized Books/Gifts*
- Pet-Related Services
- Photographers
- Printers
- Process Servers
- Professional Bicycle Repairs*
- Public Relations Services
- Relocation Services
- Research Organizations
- Seminar Services
- Standards & Specifications
- Tax Collectors
- Tax Preparers
- Test Administrators*
- Trade Association Service
- Translators
- Tutors
- Web Design Services*

And . . .

Home-Based Services*

- Answering
- Bicycle Repair
- Billing
- Calligraphy
- Car Dealer
- Cleaning Service
- Consulting
- Cosmetic Sales
- Dance Instruction (incl. Yoga/Zumba)
- Floral Arrangement
- Musical Instrument Repair
- Musical Performance Instruction
- Not Otherwise Classified (NOC)
- Personalized Books/Gifts
- Web Design

*Available in AZ, CT, DC, FL, GA, IA, IL, LA, MD, MI, NC, NJ, NV, OH, PA, SC, TN, TX, VA, WI.

**Ancillary non-agent services only (i.e., loss control, claims, TPA, etc.)