



PROFESSIONAL LINES HIGHLIGHT SHEET

Our Professional Lines Department focuses on offering competitively priced products, broad and unique coverages and fast turnaround time. This enables customers to compete successfully for these growing classes of business:

Errors & Omissions

- ▶ **Allied Healthcare Professional and General Liability:**
Our product targets over 40 allied healthcare professionals and entities including physical therapists, mental health counselors, social workers, day spas/massage therapists and home health aides. Separate claims-made professional and occurrence-based general liability limits include duty to defend wording, punitive damages coverage and an optional patient molestation defense sublimit. Limits are offered up to \$1,000,000/\$3,000,000 with the option to purchase stand-alone professional. Minimum premiums start at \$425.
- ▶ **Cyber Liability and Data Security:**
Our product targets small businesses with up to \$25,000,000 in annual revenues. We provide four coverage parts each with its own separate limit of liability that includes data breach liability, security breach liability, defense of regulatory proceedings, payment card industry (PCI) fines and penalties, data breach expense, cyber extortion threat expense, website liability, and identity theft. Minimum premium for all four coverage parts starts at \$925.
- ▶ **Personal Lines Insurance Agents:**
Our product targets both standard and non-standard personal lines agencies, including life insurance agencies with up to \$10,000,000 in premium volume. Defense costs outside the limit, personal injury protection and automatic coverage for independent contractors are just a few of the coverage features.
- ▶ **Property Managers:**
Our unique form is tailored to meet the professional liability needs of both commercial and residential property managers. We offer three distinct coverages, each with a separate limit of liability: errors and omissions, tenant discrimination and employment practices liability. Our product offers coverage for up to 100 percent ownership interest in personally owned property. Premises preferred package is also available.
- ▶ **Specified Professions:**
Our product targets over 100 classes with up to \$15,000,000 in receipts including most types of consultants, advertising agencies, claims adjusters, interior designers, landscape architects, employment agencies, event/meeting planners, tax preparers, bookkeepers, training specialists and tutors. Coverage highlights include defense costs outside the limit of liability, specific coverage for services provided by independent contractors and personal injury coverage for most risks. Other coverage options available for many classes include intellectual property, contingent bodily injury/property damage, a sublimit for defense-only sexual abuse/molestation allegations, a full prior acts buyback and the ability to package professional liability with general liability and business personal property.
- ▶ **SuperTek Pak Technology Professional Liability:**
Our product targets a wide range of technology professionals with up to \$15 million in revenue. Our broad form provides coverage for malicious code, failure to prevent unauthorized access, personal injury and intellectual property. Defense costs are outside the limit for most claims. NEW data breach expense and regulatory defense sublimits available for a small additional premium. Covered expenses include credit monitoring, forensic investigation costs and public relations. This product can also be packaged with general liability and business personal property. Full prior acts is available for most accounts.
- ▶ **Real Estate:**
Designed for real estate firms which derive at least 65 percent of its commission from residential real estate transactions. Discrimination and lock box coverages are automatically provided in the form. This competitively priced product provides coverage which competes with association-endorsed programs. Preferred package is also available.
- ▶ **MicroTek Pak Small Business Technology Professional Liability:**
Our very competitively priced product, targeted at technology professionals with less than \$1,000,000 in revenue and 7 or fewer consultants. The all-in one policy has minimum premiums starting at \$995 for BOTH professional liability and a preferred package! intellectual property is available for purchase. NEW data breach expense and regulatory defense sublimits available for a small additional premium. Covered expenses include credit monitoring, forensic investigation costs and public relations.
- ▶ **MicroPro Professional Office Package:**
The product is designed for small firms with up to three professionals and up to \$500,000 in revenue. It provides either a stand-alone professional liability or a professional preferred package option where professional liability, general liability and business personal property can be purchased together on one policy. Consultants and many other lower hazard classes including training specialists, residential interior designers, notaries and interpreters are targeted classes. The product is flexible and can be tailored to address the specific exposures presented by each individual risk through a variety of enhanced coverage options. Minimum premiums start as low as \$650.

Directors & Officers/Employment Practices Liability

- ▶ **Community Association Product:**
Our product targets associations with up to 1,000 units and up to \$1,000,000 in average unit value. Coverage features include automatic additional insured status for the property management company, third-party harassment and discrimination coverage, as well as non-monetary coverage and defense coverage for breach of contract claims in most states.
- ▶ **Crime Insurance for Community Associations:**
Our coverage is designed for risks eligible for the Community Association Product and includes coverage for theft of money, securities and other property by employees of the association as well as the option to cover theft by a property manager's employees. The policy also features automatic coverage for directors, officers, committee chairs, employees and volunteers.
- ▶ **Corporate Directors & Officers Liability:**
Our product is designed for privately-held companies with up to \$350,000,000 in assets and 500 employees. Separate directors and officers and employment practices liability limits, up to \$1,000,000 separate defense cost limit for the directors and officers, coverage for defense costs outside the limit for the employment practices liability (up to 200 employees), a \$100,000 sublimit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply) available Fiduciary Liability coverage under the directors and officers, unlimited extended reporting period for former directors and officers, and full entity coverage are just a few of the many features.
- ▶ **Employment Practices Liability:**
Our product is specifically designed for a broad range of employers with up to 500 employees and includes coverage for defense costs outside the limit (up to 200 employees), a \$100,000 sublimit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), a broad definition of Wrongful Employment Act, punitive damages (state restrictions apply) and a FREE human resources hotline (no limit on number and length of calls) and online HR toolkit. Third party discrimination and harassment option is available to most classes.
- ▶ **Medical Providers Employment Practices Liability Protection:**
Our product is designed to meet the unique employment practices liability needs of medical and dental offices. The product provides third party discrimination and harassment and a separate \$250,000 defense protection for allegations of patient molestation to most specialties. A \$100,000 sublimit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), punitive damages coverage (state restrictions apply), a broad definition of Wrongful Employment Act and free human resources hotline and online HR toolkit are also included.
- ▶ **Non Profit Directors & Officers Liability:**
Our product has separate limits for directors and officers and employment practices liability, thus preserving the directors and officers limit available to protect the assets of the directors and officers. Fiduciary Liability is available as part of the directors and officers. Our built-in lifetime occurrence reporting provision for former directors and officers and Data & Security+ endorsement differentiate our product. Data & Security+ endorsement provides a \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses plus free identity theft services for directors and officers who become victims of identity theft. Other coverage features include coverage for personal injury, final adjudication wording for personal profit and fraud exclusions, most favorable venue for punitive damages coverage and a \$100,000 sub-limit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply).
- ▶ **Public Officials Liability:**
Our product provides coverage specifically designed for elected or appointed officials in special service districts. The product offers separate limits for Public Officials liability and optional Employment Practices Liability, defense costs outside each limit and low minimum premium and retentions.

Products available in most states.

Please refer to specific CA, FL and TX highlight sheets for more information.

Additional Advantages:

- ▶ A Berkshire Hathaway Company
- ▶ Security of an A.M. Best rated A++ Carrier
- ▶ Quick turnaround time on submissions
- ▶ Most products offered on an admitted basis
- ▶ Quoting authority available

Business Resource Center

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com for a full list of available business solutions.