



## Professional Liability Insurance for Miscellaneous and Nonmedical Services



### Who We Are

We are a premier provider of Professional Liability Insurance for miscellaneous and nonmedical services that offers unparalleled coverage for all types of risks and excels at writing complex accounts.

We are a team of highly experienced insurance professionals who are passionate about providing the best service and coverage options for miscellaneous liability risks. Our experience enables us to understand the inherent professional liability exposures and risks service professionals face.

### Why Partner with Us?

- We offer value through our ability to respond quickly, our experience and our innovative insurance solutions that address the needs of our brokers and their clients.
- We are the decision makers and have the knowledge and authority to move quickly to provide solutions for our policyholders and their brokers.
- Our highly experienced and responsive in-house claims professionals manage claims fairly and efficiently which provides superior claims service for our policyholders and their brokers.
- We do not outsource underwriting, policy administration or claims handling allowing us to work closely as a team and provide outstanding service for our clients.

### Target Markets

- Insurance Agents E&O
- Real Estate Agents E&O
- Manufacturers E&O
- Miscellaneous E&O

### What We Offer

We offer claims made and reported professional liability policies tailored to fit the unique exposures of our policyholders.

- Primary and Excess coverage
- Limits of Liability up to \$5 million
- Primary minimum premium \$10,000
- Excess minimum premium \$2,500
- Minimum deductible starting at \$5,000

### Coverage Highlights

- Duty to Defend
- Innocent Insured Coverage for Misconduct Exclusion
- Available in all 50 states, D.C.
- Worldwide coverage

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**A+**  
(Superior)  
Rated by A.M. Best

★★★★★  
**Five Star Experience**  
Claims Service\*

**#340**  
Fortune 500 list  
(W. R. Berkley Corp.)



## Coverage Highlights (continued)

### Additional Coverage Options

- First Dollar Defense
- Additional Defense Limits of Liability
- Aggregate Deductible
- Contingent Bodily Injury and Property Damage
- Lock Box and Open House Coverage up to policy limits
- Broad Media, Personal Injury and Third-Party
- Stand Alone Extended Reporting Periods

### Excess E&O Coverage Available

- Limits of Liability up to \$5 million
- Follow Form
- Attachment Points Starting at \$1 million
- Ask your underwriter for details

## Want to know more?

To learn more about our products, coverage highlights, target classes and more, **visit our website [berkleysp.com](https://berkleysp.com)**.

To download industry specific product sheets, **visit our resources page**.



## Contact us!

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## About Berkley Service Professionals

At Berkley Service Professionals, we provide customized professional liability insurance solutions for miscellaneous non-medical professionals. We offer unparalleled coverage for all types of risks and excel at writing complex accounts.

Berkley Service Professionals is a division of Berkley Alliance Managers, a member of W. R. Berkley Corporation, a Fortune 500 company, is part of the S&P 500 and whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best.

Coverage features are provided solely for descriptive purposes, do not provide a complete description of coverages and do not in any way alter the terms and conditions of the insurance policy. Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

## Berkley Service Professionals

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