

## Miscellaneous Service Professionals E&O



### E&O Insurance for Miscellaneous Service Professionals

Miscellaneous Service Professionals E&O protects service professionals from claims made by clients that allege they were harmed by the service professional's mistakes, negligence or oversight. E&O insurance can cover legal defense costs and settlement costs if a client sues the service professional for a mistake in their professional services. It can help protect the service professional from financial loss while protecting their reputation.

### Coverage Features

We offer claims made and reported professional liability policies for US-domiciled companies with \$2 million or more in revenue. Each policy can be customized to fit the service professional's unique exposures.

### Coverage Highlights

- Coverage is available for firms with \$2 million or more in revenue
- 70/30 Settlement Clause
- Coverage for Professional Services performed for any Related Entity in their capacity as a client
- Definition of Professional Services tailored to the Insured

- Multi-year Bilateral Extended Reporting Period
- Punitive Damages Coverage
- Independent Contractor Coverage

### Additional Coverage Options

- Broad Media, Personal Injury and Third-Party Cyber Liability Coverage
- Contingent Bodily Injury and Property Damage Coverage
- Aggregate Deductible
- Stand Alone Extended Reporting Periods
- Employed Lawyers

### Target Markets

- Trustees (non-family related or with a beneficiary interest)
- Management, marketing and advertising consultants/agencies
- Financial management, financial consultants (non-investment advisors)
- Regulatory/Compliance consultants
- Media risks

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

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

**#316**  
Fortune 500 list  
(W. R. Berkley Corp.)

## Excluded Classes

- Cyber
- Financial Institutions
- Accountants
- Architects & Engineers
- Lawyers
- Securities broker/dealer or investment advisor

## Berkley Service Professionals

We are a premier provider of Professional Liability Insurance products for miscellaneous professionals. We offer unparalleled coverage for all types of risks and excel 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 for service professionals.

Berkley Service Professionals provides out-of-the-box thinking to create customized insurance solutions for manufacturers. Our team of skilled underwriters is dedicated to providing top-notch E&O coverage options. With a focus on delivering results, you can trust us to produce the best solutions for your clients.

## Why Partner with Us?

- Highly experienced underwriters who understand the professional liability exposures and risks for insurance professionals
- Knowledge and authority to move quickly to make decisions for our policyholders and their brokers
- Experienced, knowledgeable and responsive in-house claims professionals manage claims fairly and efficiently
- Unparalleled coverage for all types of risks – we excel at writing complex accounts

## Contact a Member of Our Team

Scan this code for contact information.



## About Berkley Service Professionals

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. W. R. Berkley Corporation is an insurance holding company that is among the largest commercial lines writers in the United States and operates worldwide in two segments of the property casualty insurance business: Insurance and Reinsurance & Monoline Excess.

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

180 Glastonbury Blvd | 4th Floor  
Glastonbury, CT 06033  
[berkleyfsp.com](http://berkleyfsp.com)

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