

MISCELLANEOUS PROFESSIONAL LIABILITY

Errors & Omissions coverage for well over 200 professional classes. With increased scrutiny from both insureds and regulators, Allied World's all-risk form removes the limitations of a typical named-perils policy by providing coverage for all usual and customary services performed within a profession. Each policyholder is covered across the entire spectrum of his or her professional liability, not merely for the particular services listed as "named perils." Also, a professional whose practice spans two or more classes need only apply for a single policy (with a single premium) that will apply to all of his or her professional exposure areas.

SPECIFIED PROFESSION PROFESSIONAL LIABILITY (SPPL)

Our goal is to eliminate the hurdles and hassles of buying E&O insurance, and we achieve this via a simplified process that offers ease, speed and convenience. Allied World will quote and bind SPPL coverage utilizing a competitor's application. Buyers with a history of no claims need only submit the most basic information – name, location, profession, number of employees, and annual revenue. It is that simple.

ELIGIBLE RISKS

Over 200 professions are eligible for coverage. Categories include:

- Allied Healthcare / Medical Services
- Business and Professional Services
- Business Consultants
- Consulting Services
- Education and Employment Services
- Financial Services
- Health / Fitness / Sports and Personal Care Services
- Insurance and Legal Services
- Land and Property Services
- Logistics Management
- Marketing, Advertising, and Media Services
- Marketing Consultants
- Technology Services
- Third Party Administrators (TPAs)
- Travel, Recreation, and Entertainment Services

FEATURES & HIGHLIGHTS

- All-risk policy, offering coverage for all usual and customary services performed within the scheduled profession – standard endorsements to remove non-class restrictions/coverage enhancements when applicable
- Defense expenses outside the limits of errors and omissions liability available for the majority of classes
- Contingent BI/PD included
- Coverage for subsidiaries, employees, and independent contractors included
- Supplemental payments for disciplinary proceedings covered up to \$5,000 (outside of the limit)
- Claims-made and reported form
- Prior acts coverage available
- Minimal information required for a "bindable" quote
- Retentions for many classes starting at \$0
- True worldwide coverage

LIMITS

Limits available from \$250,000 to \$10M.

JURISDICTIONS

Available in 51 jurisdictions within the United States on a surplus-lines basis.

FINANCIAL STRENGTH

We believe that our "A (Excellent) XV" rating from A.M. Best, conservative balance sheet, expanding scope of operations, and solid capital base put Allied World in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

CONTACTS

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