

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
- Limited 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 \$5M on a Primary or Excess Basis.

JURISDICTIONS

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

FINANCIAL STRENGTH

We believe that our "A" (Excellent) 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.

CONTACT

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A FAIRFAX Company

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "A+" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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