



# Miscellaneous E&O Liability Insurance

## *The Problem*

Even the most dedicated and diligent professional can overlook or miscalculate a small detail, turning a satisfied customer into a disgruntled adversary overnight.

## *The Risk*

Lawsuits resulting in potentially large losses that can jeopardize a professional's business and reputation.

## *The Solution*

Miscellaneous Professional Insurance coverage offered through Markel.\*

## *The Markel Advantage\**

- Coverage for claims arising from negligent acts, errors, omissions or personal injuries in the performance of professional services
- Coverage for a wide range of consultants and other professionals
- Pay-on-behalf coverage; insurer has duty to defend
- One, two and three year bilateral extended reporting period options
- Supplementary payments section responds to disciplinary proceedings related to professional services and loss of earning and expenses reimbursement
- Coverage triggered by incident likely to result in a claim when reported in accordance with the discovery provision
- Coverage for data privacy and security liability available by endorsement
- Target classes:
  - Consultants – managerial, marketing, property, scientific and many more
  - Inspectors – home, insurance, safety
  - Property services – real estate agents, property managers, title services
  - Scientific services – contract research, testing labs, instrumentation calibration
  - Office and clerical services – physician practice management, billing services, temporary staffing, document handling services
- High level product expertise long associated with Markel\*
  - 30+ years underwriting and claim handling experience
  - Financial stability
  - Written through an affiliated A.M. Best “A” rated carrier

\*Coverage available through Markel regional offices: Markel Mid South, Markel Midwest, Markel Northeast, Markel Southeast and Markel West. For information see our website at [www.markelcorp.com](http://www.markelcorp.com). For complete terms and conditions, refer to the policy itself. Coverage is subject to exclusions in the policy.



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