

POLICY highlights

agents and brokers professional liability (AB-20000)

Designed Protection[®] for Insurance Agents and Brokers

A Leading Edge Prevention and Protection Program of Insurance

Offered by underwriting managers for Markel affiliated insurers

Coverage Highlights

- Claims made, rather than claims made and reported basis.
- Broad definition of professional services.
- Coverage for claims arising out of personal injury in the performance of professional services.
- Insolvency not excluded if the insurer has an A.M. Best's rating of B+ or higher at the time coverage was placed with such insurer.
- Deductible credit if:
 - a claim is settled prior to litigation, arbitration, mediation or court mandated proceedings. Deductible amount reduced by 75% or \$10,000, whichever is less.
 - a claim is settled at mediation. Deductible amount reduced by 50% or \$10,000, whichever is less.
- Supplementary Payments:
 - Disciplinary Proceeding coverage – up to \$10,000
 - Loss of Earnings and Expense Reimbursement – \$400 per day up to \$10,000.
 - Pre-Claims Assistance – up to \$5,000.
- 1, 2 and 3-year bilateral extended reporting period options.

Coverage is subject to conditions and exclusions described in the policy. For complete terms and conditions, refer to the policy itself.

Risk Management Resources available to policyholders via the Internet

- **Designed Protection[®] Risk Management Telephone Hotline for Insurance Agents and Brokers**
Confidential telephone hotline staffed by a panel of risk management experts that are available to answer general risk management questions.
- **Designed Protection[®] Risk Management Professional Practices Guide**
One of a kind guide provides 230 Leading Edge Strategies addressing 75 different topics. Helps professionals pursue best practices in the delivery of their services.
- **Top 10 Tips for Insurance Agents and Brokers**
A concise, bullet point summary of 10 liability risk avoidance strategies.
- Additional risk management tools available on our website. New tools are added regularly.



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Compelling Reasons to Choose Us for Specialty and Niche Insurance Coverage

- **Experience & Reputation** – Our product line leadership has been providing top quality insurance solutions for the specialty needs of niche markets for over 35 years. We are a member company of Markel Corporation, which has been serving the specialty and surplus lines insurance industry for over 75 years.
- **Financial Stability** – All of our affiliated carriers, as part of Markel Corporation's North America operations, are rated "A" (Excellent) by A.M. Best and "A" (High) by Fitch/Duff & Phelps.
- **Claim Response & Resolution** – For over 30 years, our Claim Department has enjoyed a reputation for expertise, responsiveness and professionalism. Our dedicated claims staff, many of whom are attorneys, are unique in the industry for their years of experience.



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