



## Miscellaneous E&O

Mistakes happen. Unfortunately, we're all too human when it comes to making an error or leaving something out of our work. At Markel, we recognize there are a wide variety of professional service firms that need professional liability insurance that will respond to such errors and omissions. Through our Miscellaneous E&O program, we address the professional liability needs of a variety of service firms – everything from auctioneers to zoologists.

### Coverages

- Coverage applies to claims arising from negligent acts, errors, omissions, or personal injuries in the performance of professional services
- Pay-on-behalf basis with the insurer having the duty to defend
- 1, 2 and 3 year bilateral extended reporting period options
- Supplementary payments section responding to disciplinary proceedings related to professional services
- Coverage includes a provision to trigger coverage for an incident likely to result in a claim when reported in accordance with the discovery provision
- Data piracy and security coverage

### Target Classes

- Target classes include most knowledge based services; work done “with the head instead of the hands”
- Consultants – managerial, marketing, security
- Inspectors – home, insurance, safety
- Property services – real estate agents, property managers, title services
- Scientific services, insurance support services, and office/clerical services

**Maximum Limits of Liability** \$5,000,000

**Minimum Premium** \$1,850



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