

Designed Protection[®] for Specified Professions

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.
- Coverage afforded on a pay on behalf basis with the insurer having the duty to defend.
- Coverage applies to claims arising from acts, errors, omissions or personal injuries in the performance of 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 Clause.
- 1, 2 and 3-year bilateral extended reporting period options.
- Deductible credit if:
 - a claim is settled prior to litigation, arbitration, mediation or a 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 \$25,000
 - Loss of Earnings and Expense Reimbursement – up to \$10,000

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 Professional Service Providers**
Confidential telephone hotline staffed by a panel of risk management experts that are available to answer general risk management questions.
- **Designed Protection[®] for Professional Services Firms – Leading Edge Strategies for Effective Risk Management**
This Guide provides information about principles of effective risk management including client satisfaction, billing practices and prompt and effective action in the event of an error or omission.
- **Top 10 Tips for Professional Services Providers**
A concise, bullet point summary of 10 liability risk avoidance strategies.
- Additional risk management tools available on our website. New tools are added regularly.



POLICY highlights

specified professions professional liability (EO-20000)

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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