



Insurance Services, Inc.

Abram Interstate Insurance Services Inc.

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www.abraminterstate.com | License #: 0D08440

# Specified Professions Errors and Omissions with professional office package

This product targets office-based professionals with less than \$10,000,000 in annual revenue.



## The HIT ZONE – Our highest hit ratio

- 🎯 Gross annual revenue up to \$10,000,000
- 🎯 No errors and omissions claims or circumstances in the past five years
- 🎯 At least three years in operation or three years of related experience
- 🎯 Eligible classes include, but are not limited to:

Accident reconstruction  
 Administrative/office support  
 Advertising agency  
 Answering service  
 Appraiser (non-real estate)  
 Archaeological/historical preservation consultant \*  
 Arborist \*  
 Association management  
 Audio/visual consultant  
 Audit service (non-financial)  
 Background check service  
 Bill payment service  
 Billing service  
 Bookkeeper  
 Business manager  
 Caterer \*  
 Claims adjuster  
 Cleaning service \*  
 Coaching service \*  
 Coding service  
 Collection agency  
 Compliance consultant  
 Concierge service  
 Construction loan monitor \*  
 Copy service  
 Cost containment consultant  
 Courier/messenger service \*  
 Court reporter  
 Damage appraiser  
 Document destruction service  
 Document management service  
 Educational consultant  
 Employment agency

Energy consultant  
 Ergonomic consultant  
 Event/meeting planner \*  
 Exhibit designer \*  
 Expert witness  
 Financial planner  
 Forensic investigator  
 Forestry consultant \*  
 Fulfillment service \*  
 Fund raising consultant  
 Grant writing service  
 Graphic designer  
 Green building consultant \*  
 Human resource consultant  
 Insurance inspector  
 Insurance risk manager  
 Interior designer  
 Interpreter  
 Landscape architect \*  
 Lead generation service  
 Librarian  
 Lighting design consultant \*  
 Lobbyist  
 Mailing service  
 Management consultant  
 Marketing consultant  
 Mediator  
 Medical transcription service  
 Mortgage field inspector  
 Motor vehicle registration  
 Notary  
 Paralegal  
 Pet groomer/sitter/walker \*  
 Photographer

Print broker  
 Printer  
 Private investigator \*  
 Process server \*  
 Property preservationist \*  
 Public relations consultant  
 Real Estate Closing Service  
 Real estate consultant  
 Referral service  
 Registered agent  
 Relocation service  
 Reserve study consultant \*  
 Resume service  
 Screening service  
 Seminar conductor  
 Social security representative  
 Statistical consultant  
 Subrogation consultant  
 Talent agency \*  
 Tax preparer  
 Teacher \*  
 Technical writer  
 Telecom consultant  
 Telemarketing service  
 Testing service  
 Tour operator \*  
 Traffic/parking consultant  
 Training specialist  
 Translator  
 Travel agent  
 Tutor \*  
 Videographer  
 Wedding planner \*

\* indicates risks which are not eligible for our Professional Office Package  
 Blue - denotes newly eligible

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Miscellaneous classes not listed as ineligible
- ▶ One or two errors and omissions claims or circumstances in the past five years



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# Specified Professions Errors and Omissions

## with professional office package

### PRODUCT ADVANTAGES

- ▶ Defense outside the limit on most classes
- ▶ Personal injury coverage
- ▶ \$0 deductible for most risks
- ▶ Full prior acts coverage (available for first-time purchasers for select classes)
- ▶ Coverage for bodily injury/property damage arising from professional services for select classes
- ▶ Intellectual property coverage for select classes
- ▶ Sexual abuse or molestation coverage for select classes
- ▶ \$25,000 third party discrimination sublimit on most classes
- ▶ Supplemental payments coverage for reasonable expenses while attending arbitration, a trial or a hearing
- ▶ Punitive damages coverage where insurable by law
- ▶ Worldwide coverage for wrongful acts subject to claim made within the United States, its possessions or Canada
- ▶ Softened hammer clause of 75/25 in favor of the insured
- ▶ Spousal and domestic partner liability coverage
- ▶ Pre and post judgment interest coverage
- ▶ Final adjudication wording
- ▶ Automatic additional insured coverage for parent company
- ▶ Automatic subsidiary coverage
- ▶ Express coverage for the insured for acts of independent contractors
- ▶ Express coverage for professional services performed via the Internet
- ▶ Express coverage for disciplinary proceedings, mediations and arbitrations
- ▶ Express coverage for a request to toll the statute of limitations
- ▶ Optional businessowners package for select classes
- ▶ All coverage features are available in most states

### INELIGIBLE

- ▶ Over \$10,000,000 in revenue
- ▶ Less than three years in operation or less than three years of related experience (flexibility for select classes)
- ▶ More than two errors and omissions claims or circumstances in the past five years
- ▶ Applicants located in Louisiana
- ▶ The following classes of business:

Architect	Escrow agent	Nanny service
Attest & audit services (financial)	Franchisor	Payroll processors
Attorney	Freight forwarder	Premium finance company
Bank	Funeral director	Safety consultant
Construction manager	Home inspector	Stockbroker
Dating service	Investment banker	Third party administrator
Engineer	Laboratory	Title agent/abstractor
Environmental consultant	Lawyer	Trustee
Escort service	Mortgage broker	

### AVAILABLE LIMITS

- ▶ ERRORS AND OMISSIONS
  - Up to \$5,000,000 on select classes
- ▶ BUSINESSOWNERS PACKAGE
  - General liability
    - \$1,000,000 limit/\$2,000,000 aggregate
  - Personal property
    - Up to \$250,000 total insured value

### RETENTIONS

- ▶ ERRORS AND OMISSIONS
  - Start at \$0 for most classes with less than \$1,000,000 in receipts
- ▶ BUSINESSOWNERS PACKAGE
  - \$1,000 (\$500 for outdoor signs and money and securities coverages)

### SUBMISSION REQUIREMENT

- ▶ Any new business miscellaneous errors and omissions professional liability application