

# PROFESSIONAL LIABILITY



## DIRECTORS & OFFICERS LIABILITY

- Condo / Homeowners Property Owners Associations
- Independent Directorship Coverage
- Non-Profit Organizations
- Private Companies
- Public Companies
- Side A Coverage

### Optional Coverages:

- Blended Programs
- Defense Outside the Limits of Liability
- Entity Coverage
- Separate Limits for each Coverage Part

## TENANT DISCRIMINATION

- Property Owners
- Property Managers
- Exposures:
  - Fair Housing Laws
  - Americans with Disabilities (ADA)

## EMPLOYMENT PRACTICES LIABILITY

All classes including:

- Auto Dealers
- Law Firms
- Physicians
- Restaurants, Hotels & Country Clubs
- And many more

### Optional Coverages:

- Defense Outside the Limits of Liability
- Punitive Damages
- Third Party Liability
- Wage & Hourly

## MISC PROFESSIONAL E&O

Coverages available for most classes including:

- Accounting Firms
- Architects & Engineers
- Computer Consultants/Programmers
- Consultants (Environmental & much more)
- Employment Agencies
- Home Inspectors
- Insurance / MGAs, Agents/Brokers
- Law Firms
- Property Managers
- Real Estate Agents/Brokers
- And many more

*Optional GL Coverage Available on Many Classes*

## MEDICAL/SOCIAL SERVICES PROFESSIONAL LIABILITY

- Adoption / Foster Care Agencies
- Clinical Trials
- Counseling Risks
- Home Health Care
- Hospitals
- Labs
- Medical Equipment Providers
- Medical Spas
- Occupational Therapy Centers
- Pharmacies
- Physical Therapy Centers
- LTC & Nursing
- Surgery Centers
- And Many More

*Optional GL Coverage Available on Many Classes*

## SCHOOL LEGAL LIABILITY

- D&O
- E&O
- EPL Package

## PUBLIC ENTITY LIABILITY:

- Ambulance / EMT Operations
- General Liability
- Law Enforcement Liability
- Public Officials Employment Practices/D&O

## MEDIA/INTERNET LIABILITY

- Copyright / Trademark Infringement
- First Party Coverage
- Malicious Code
- Public Relations Coverage
- Third Party Coverage
- Unauthorized Access

## CYBER LIABILITY:

- First Party
- Third Party

