

# Sompo Pro

## Miscellaneous Professional Liability



As a professional service provider, your clients may expect you to provide proof of liability insurance. They might also file a costly lawsuit claiming you've made a mistake when providing your services – a claim that can be damaging to your company's reputation as well as your bottom line.

Our U.S. Sompo Pro team offers Miscellaneous Professional Liability (MPL) insurance to consultants and other professional service providers. MPL insurance provides the financial protection needed to cover defense costs, settlements, and other expenses resulting from claims alleging negligence, errors, or omissions in your performance of services to clients.



### COVERAGE FEATURES

- Duty to defend policy
- Coverage available on an admitted basis in most states
- Ability to tailor the services covered to meet the needs of the insured
- Personal injury coverage
- Broad definition of Insured, which includes certain leased employees and independent contractors
- Worldwide territory coverage where permissible by law
- Blanket additional insured coverage for the Insured's Wrongful Acts where required by written contract
- Automatic Subsidiary coverage up to a specified annual revenue threshold
- Final and non-appealable adjudication trigger for conduct and improper profit exclusions
- Prior acts coverage available for qualified applicants
- Definition of Claim includes written demands for monetary relief, non-monetary or injunctive relief, as well as arbitration and other formal dispute resolution proceedings
- Conduct and improper profit exclusions include severability for insureds who did not engage in the excluded activity
- Manuscript endorsement capabilities to address unique coverage requirements

### SIGNIFICANT CAPACITY

- Up to \$15M limits available
- Retentions starting at \$2,500
- Primary and excess follow-form capacity offered
- Exceptional financial strength (group rating of A+ from A.M. Best in XV size category and A+ from Standard & Poor's)

### TARGET CLIENTS

Our MPL coverage can be tailored for insureds offering a broad range of professional services, including:

- Alarm Monitors
- Advertising Agencies
- Audio & Video Production Consultants
- Audio-Visual Consultants
- Auctioneers
- Bookkeepers
- Business Support Services
- Career Coaches
- Consultants
- Claims Adjusters
- Corporate Trainers
- Concierge/Personal Services
- Court Reporters
- Decorators/Interior Designers
- Employment Agencies
- Event Planners
- Franchisors (\$250,000 minimum retention)
- Freight Forwarders/Customs Brokers
- Expert Witnesses
- Graphic Design Services
- Hotel Managers
- Interpreters/Translators
- Landscape Architects
- Marketing Services
- Miscellaneous Planners
- Mortgage Bankers/Brokers
- Notaries
- Photographers
- Printers
- Property Managers
- Public Relations Services
- Real Estate Agents
- Safety Inspectors
- Tax Preparers
- Third Party Administrators (TPAs)
- Travel Agents
- Trustees
- Tutors

### VALUE ADDED SERVICES

- Our U.S. Sompo Pro team is comprised of seasoned professional lines underwriters, many of whom have more than 25 years of miscellaneous professional liability experience
- Dedicated in-house claims professionals who are experienced attorneys with specialized miscellaneous professional liability expertise

## CONTACTS

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## About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's on our principal operating subsidiaries. For more information about Sompo International, please visit [sompo-intl.com](http://sompo-intl.com).



To learn more, visit us at [sompo-intl.com](http://sompo-intl.com)



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