



error: mistake or blunder
omission: neglect of duty

Small Business Essentials Miscellaneous E&O Policy Highlights

For a quick analysis the following items should be reviewed. Not all important items are included in this list and each policy form should be carefully reviewed.

Policy Coverage Features Include:

- Claims made & reported policy
- Pay on behalf / duty to defend policy
- **Deductible Reduction Included (New!)**
- **Disciplinary Proceedings Included (New!)**
- **Supplementary Payments Included (New!)**
- Prior Acts Coverage (premium discount available for inception coverage)
- Punitive & exemplary coverage (where insurable)

Additional Features Available

(for additional premium):

- Additional Limit for Defense Costs up to \$500,000
- Contingent BI & PD Coverage Sublimit
- Personal Injury Coverage Sublimit
- Aggregate Deductible
- **Electronic Media Sublimit - New!**

All coverage features are still subject to individual underwriting and certain coverage features may be restricted.

- Insurable Limits from \$100,000 to \$5,000,000
- Broad range of limit & deductible options
- Deductible does not erode limit of liability
- Certain Underwriters at Lloyd's (A.M. Best Rated "A")
- Coverage for 210+ professionals
- Commission payable of 20%
- 24-48 hour turn around in most cases
- Flexible in-house underwriting
- An easy 2-page application + supplement
- Original documentation is not required
- Premium financing available
- No voicemail – easy access to underwriters!

Professionals Serving Professionals

PLIS, Inc. teams up with Specialty Risk Management, Inc. (SRM) to provide an independent resource of professionally licensed Loss Control Consultants to assist Insureds.

Telephone access to SRM is FREE, Unlimited and Confidential, and provides immediate access to a Risk Manager (no voice mail). Insureds receive real time responses related to professional liability issues.

- Loss control procedures for documentation and communication (i.e. client relations assistance)
- Company document review:
 - Indemnification/Hold Harmless Agreements
 - Contract
 - Professional Policy / Procedures
 - Disclaimer language
 - Mediation/Arbitration Agreements

SRM can customize a risk management program to provide assistance and help manage the Insured's risks.

Contact Information:

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