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Professional Liability Product Guidelines

Target Coverage Lines	
Architects and Engineers Liability	<ul style="list-style-type: none"> • Minimum Premium: <ul style="list-style-type: none"> ○ \$1,000 with revenues less than \$3M ○ \$25,000 with revenues greater than \$3M • First Dollar Defense is available • Limits available from \$100,000 to \$25M
Cyberliability	<ul style="list-style-type: none"> • Minimum premium of \$2,500 for a limit of \$1M • Minimum deductible of \$2,500 • Up to \$10M policy limit capacity • Worldwide coverage available
Directors & Officers Liability	<ul style="list-style-type: none"> • Minimum Premium of \$700 to \$1,500 • Packages available with Crime, EPL, Fiduciary
Employment Practices Liability	<ul style="list-style-type: none"> • Minimum Premium of \$1,000 • Third Party Coverage available • Punitive Damages available
Errors & Omissions Liability	<ul style="list-style-type: none"> • Minimum Premium of \$1,500 to \$2,500
Fiduciary Liability	<ul style="list-style-type: none"> • Package and stand-alone basis available • Additional defense cost limit available • Consideration given to insured's choice of counsel
Media Liability	<ul style="list-style-type: none"> • Limits up to \$10M each loss/\$10M aggregate • Worldwide Coverage available • Occurrence or claims made form
Non-Profit Directors & Officers	<ul style="list-style-type: none"> • Event Cancellation Coverage available • Crisis Management Coverage Available • Package with EPL

Architects & Engineers

- Engineers: Electrical, Mechanical, Civil, Structural, HVAC, & Traffic
- Architects
- Landscape Architects
- Land Planners
- Land Surveyors
- Interior Designers
- Master Planners

Cyberliability

- Application Service Providers
- Bulletin Board, Chat Room, Forum, and News Group Hosts
- Content Providers
- E-Brochures/E-Catalogs
- E-Business Consultants
- Interactive Electronic Environments
- Internet/Digital Media
- Internet Service Providers
- Network Developers, Managers, and Consultants
- Web Site Developers, Designers, and Consultants
- Web Site Owners

Miscellaneous E&O

- Construction Firms
- Contracting Firms
- Manufacturers
- Sales/Distributors

- Professional Services Companies

Media Liability

- Advertisers
- Ad Agencies
- Authors
- Book Publishers
- Broadcasters (Radio, Television, & Cable)
- Magazine Publishers
- Multimedia Companies
- Newspaper Publishers
- Personal Appearances by Celebrities
- Radio, TV, & Film Producers and/or Distributors

Non-Profit Directors & Officers

- Private Schools
- Charter Schools
- Humane Societies
- Charity Groups
- Chamber of Commerce
- Libraries
- Hunting Clubs
- Zoos
- Historical Society/Preservation
- Museums

Submission Guidelines

1. Complete application
2. Relevant website
3. Target premium, limit, and deductible
4. Details of expiring program, if applicable