

## Solutions For Your Professional Service Clients

### **Great American's PLD offers flexibility to help you provide the right coverage for a wide range of clients.**

- Broad coverage customized to fit each customer's unique risk profile
- Coverage availability on a primary and excess basis
- \$2,500 minimum premium
- Same day quoting for excess with primary quote
- Consistent underwriting with a centralized operation in New York City

### **Our MPL product offers competitive terms designed to provide your clients with peace of mind.**

- Coverage includes personal injury, innocent insured and independent contractors
- Extended reporting period for up to five years
- Defense coverage includes fraud, discrimination and intentional acts
- Early claim resolution incentive
- Diminishing deductible for claims-free insureds
- Worldwide coverage included in the base policy
- No Hammer Clause
- Automatic subsidiary coverage
- Spousal coverage
- Carveback for Pollution Related Claims
- Disciplinary proceedings coverage up to \$25,000 per policy period
- Subpoena expenses coverage up to \$25,000 per policy period
- Loss of earnings reimbursement coverage up to \$25,000 per policy period
- \$25,000 sublimit for cyber/security incidents for no additional premium
- Non-Cancellable by Insurer except for non payment of premium
- 90 Day Post Notice of Claim Provision

### **Experience the difference with Great American's Professional Liability Division.**

- Superior product expertise
- Streamlined claims process
- Experienced team of underwriting professionals
- Competitive compensation



Great American's Professional Liability Division (PLD) is committed to providing effective insurance solutions for your non-medical professional service clients.

With our Miscellaneous Professional Liability (MPL) product, you can offer your clients protection from financial loss as a result of an error or omission in the rendering of professional services to a client for a fee.

Coverage features are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Coverage is underwritten by Great American Assurance Company and Great American Insurance Company, licensed insurers in all 50 states and DC. Coverage is not available in all jurisdictions. Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance eagle logo, and the word marks Great American® and Great American Insurance Group®. © 2020 Great American Insurance Company. All rights reserved. 3356-PLD (03/20)



### Top five MPL classes

- Consultants
- Third Party Administrators
- Real Estate Professionals
- Collection Agents
- Franchisors

### Excess only classes

- Technology/Cyber
- Musicians and Performing Artists
- Testing Labs
- Title and Escrow Agents
- Home Inspectors
- Architects/Engineers
- Construction Managers

### Notable excluded classes

- Mortgage Bankers
- Business Managers
- Insurance Agents and Brokers
- Family Trusts

### Sample Classes of Business *(not all inclusive)*

Advertising Agencies  
Alternative Dispute Resolution  
Answering Services  
Appraiser (Non RE)  
Associations  
Auctioneers (Non RE)  
Authors  
Billing Services  
Bookkeepers  
Business Brokers (Non RE)  
Call Center Services  
Claims Adjusters  
Collection Agents  
Composers/Lyricists  
Computer Consultants  
Concierge Services  
Court Reporters  
Credit Counseling Services

Direct Mail Marketing  
Document Preparation Services  
Editors  
Educational Tutoring/Exam Prep  
Event Planners  
Executive Search Firms  
Expert Witnesses  
Forensic Engineers  
Franchisors  
Graphic Artists  
HR/Benefits Consultants  
Inspection Services  
Internet Publishers/Web Search  
Portals  
Interpreters/Translators  
Life/Viatical Life Settlements  
Management Consultants  
Market Research Firms  
Mortgage Brokers

*Musicians & Performing Artists\**  
Notaries  
PEOs  
Printers  
Process Servers  
Property Managers  
Public Relations  
Publishers – Newspapers/Books  
*Publishing (Music)\**  
Real Estate Sales/Leasing (Commercial)  
Staffing Services/Temp Help  
Talent Agents (No Discretionary Authority)  
Telemarketers  
*Testing Labs\**  
Third Party Administrators  
Travel Agents  
Trustees – Bankruptcy  
*\*Excess only*

**We recognize every industry has its own unique needs. Contact us to see how you can offer customized solutions for your clients' specific professional liability exposures.**

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