

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®. © 2023 Great American Insurance Company. All rights reserved. 3356-PLD (01/23)



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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