



# MISCELLANEOUS

## *Professional Liability*

With lawsuits against individuals and organizations continually on the rise, professionals offering services of all kinds need protection. One client's dissatisfaction can turn quickly from allegation to litigation, resulting in potentially devastating consequences – financial and otherwise – for a business owner.

Berkshire Hathaway GUARD's **Miscellaneous Professional Liability** policy has been designed to address the damages commonly incurred by wrongful acts, such as negligence, errors and omissions, defamation, and others, made during the course of employment.

### Coverage Highlights

Available through AmGUARD Insurance Company, our coverage can be tailored to suit many types of clients. (See our target list on the reverse side of this brochure). Limits start at \$100,000 per claim/\$100,000 aggregate and range up to \$3 million, though even higher amounts can be considered.

Key coverages built into our policy include up to \$10,000 for disciplinary proceedings and \$500 per day for loss of earnings due to court appearance. Other highlights:

- Broad definition of a "Wrongful Act"; definition of "Insured Services" related to the risk
- Innocent insureds "carveback"
- Exemplary damages with "favorable venue" provisions\*
- Favorable "consent to settle" clause (advantageous to policyholder for settlement)
- Optional extended reporting periods in yearly increments up to five
- Worldwide protection\*
- Claims-made form

Optional coverages based on business type:

- "Regulatory action" defense coverage
- Separate defense limit
- Contingent Bodily Injury/Property Damage
- "Security and privacy" liability coverage



\*When not prohibited by law



Berkshire Hathaway  
**GUARD** Insurance  
Companies

## Pricing

In addition to competitive base rates, premium discounts up to 25% are featured based upon specific applicant characteristics.

## Targeted Clients

- Adjusters
- Administrators
- Alarm Monitors
- Answering Services
- Archaeologists
- Appraisers
- Audio/Video Services
- Association Accreditation
- Auctioneers
- Billing Services
- Bookkeeping/Recordkeeping
- Call Centers
- Cemeteries
- Collection Agencies
- Computer Services
- Consultants
- Court Reporters
- Customs Brokers
- Dance Instructors
- Data Services
- Decorators/Interior Designers
- Directory Publishing
- Dispute Resolution Services
- Document Shredders
- Employment Agent/Leasing
- Entertainment Services
- Event Planners
- Farm Managers
- Foreclosure Agents
- Freight Brokers
- Funeral Services
- Graphic Designers
- Information Services
- Insurance Services (only ancillary non-agent services such as loss control, claims, TPA, etc.)
- Janitorial Services
- Legal Services
- Literary Agents
- Loan Services
- Marketing Services
- Mortgage Brokers
- Notaries Public
- Office Management
- Pet-Related Services
- Photographers
- Printers
- Process Servers
- Public Relations Services
- Relocation Services
- Research Organizations
- Seminar Services
- Standards & Specifications
- Tax Collectors
- Tax Preparers
- Trade Association Services
- Translators
- Travel Agents
- Tutors

## Expertise

Specialists in business insurance for over 30 years, Berkshire Hathaway GUARD Insurance Companies are rated A+ ("Superior") by A.M. Best. This grade suggests that our coverage is financially secure. Furthermore, we are committed to providing the highest quality customer service and to handling claims fairly and promptly, which starts with 24/7 toll-free reporting to expedite the process.

**Contact Omega Insurance Solutions for more information.**

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