

SME Pro Liability Insurance FACT SHEET



**American Insurance
Professionals** ★★★★★
A Division of Norman-Spencer

American Insurance Professional's SME Pro Liability Insurance product is specifically constructed to provide professional liability protection for the unique exposures that professional and business services firms face in today's business climate.

UNDERWRITING CAPACITY: \$5,000,000 (PRIMARY AND EXCESS)
PAPER: NON-ADMITTED, A- (EXCELLENT) RATED
RISK PROFILE: USA-DOMICILED PROFESSIONAL RISKS WITH REVENUES OF \$25 MILLION OR LESS
TARGET CLASSES:

- **REAL ESTATE SERVICES:** Including Real Estate Agent/Brokers, Leasing Agents, Property Managers.
- **INSPECTION AND APPRAISAL SERVICES:** Including Real Estate Appraisers, Home Inspectors, Building Code Inspectors
- **CONSULTANCY SERVICES:** Including Management Consultants, Financial Planners, HR and Benefits Consultants, Safety Consultants, Educational Consultants
- **TECHNOLOGY SERVICES:** Including IT consultants, Systems Integrators, ISPs, ASPs, E-Commerce, Software developers, Website Designer
- **BUSINESS AND PROFESSIONAL SERVICES:** Including Associations, Auctioneers, Bookkeepers, Tax Preparers, Notaries, Business Brokers, Claims Adjusters, TPAs, Employment Placement services, Logistics managers, Insurance agent/brokers, Trainers/Tutors, Medical Billing services (+ 50 more!)

COVERAGE FEATURES:

- Claims Made and Reported
- Duty to Defend
- Modified Claims Expenses Outside the Limit Coverage (available for most classes)
- Coverage for Punitive Damages (where allowed by law)
- Broad definition of Professional Services, including:
 - Technology professional services provided as part of an engagement
 - Auxiliary business services, including notary services and services as an expert witness, and
 - Service on a formal accreditation, ethics, peer review, standards, or licensing board
- Automatic Additional Insured coverage for clients (when required on a contract)

COVERAGE EXTENSIONS:

- Contingent Bodily Injury-Property Damage, Third Party Discrimination, Copyright Infringement, Privacy and Data Breach Expenses
- Expense coverage for: Disciplinary and Licensing Proceedings, Crisis Events, Pre-Claim Assistance, Subpoena Assistance
- Class-specific Sub-Limits and Coverage Extensions

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