

### **ABA Insurance Services is committed to providing effective insurance solutions for small businesses like yours.**

Mistakes happen! Small businesses that provide professional services are susceptible to claims from clients alleging financial harm due to errors or negligence. This is where MPL, also known as E&O insurance, comes in. It protects businesses by covering legal fees, settlements, and judgments related to such claims. MPL insurance is especially important for small businesses that may not have the resources to defend themselves against such claims. MPL insurance allows small businesses to focus on their core operations without the added stress of potential legal liabilities.

### **COMPREHENSIVE COVERAGE**

Our MPL product offers competitive terms designed to help you achieve peace of mind. Coverage features include:

- ✦ Personal injury, innocent insured, and independent contractors
- ✦ Automatic 60-day Extended Reporting Period
- ✦ Optional extended reporting period for up to five years
- ✦ Additional claim resolution incentive
- ✦ Diminishing deductible for claims-free insureds
- ✦ Worldwide coverage included in the base policy\*
- ✦ No Hammer Clause
- ✦ Spousal coverage
- ✦ 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
- ✦ Security Incident Reimbursement of up to \$25,000 for cyber/security incidents included

### **CLAIMS**

In the unfortunate event of a claim, you can count on a streamlined claims process. Claims are handled by an experienced claims staff that is widely recognized as a leader in the industry. These dedicated professionals have become well known for their prompt and responsive handling of important and sensitive claim issues. Our MPL product is designed to put you at ease.

**For a quote or more details, please contact your insurance agent.**

\*Worldwide coverage included unless prohibited under US law (on the OFAC list of sanctioned countries).

Coverage not available in all states. All coverage descriptions and data are provided for informational and educational purposes only and are not a representation as to coverage. For details on the coverage provided by your specific contract of insurance, please refer to your policy. Policies are underwritten by Great American Insurance Company and Great American Assurance Company, authorized insurers in all 50 states and the D.C., 301 E. Fourth St., Cincinnati, OH 45202. ABA Insurance Services Inc. is an OH domiciled agency with its principal place of business at 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122. CA license # 0G63200. © 2023 ABA Insurance Services Inc., dba Cabins Insurance Services in CA, ABA Insurance Services of Kentucky Inc. in KY, and ABA Insurance Agency Inc. in MI. 0117-ABA (11/23)