## MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE PROGRAM OVERVIEW

# **ABA Insurance Services** is committed to providing effective insurance solutions for your non-medical professional service clients.

Miscellaneous Professional Liability Insurance provides protection to professionals against claims of negligence, errors, or omissions in the performance of services. Our MPL product offers competitive terms designed to help your clients achieve peace of mind.

### **COVERAGE FEATURES**

- Coverage includes 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

### **KEY ADVANTAGES**

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



All products are offered exclusively online through *ProCision*. Progressive-appointed agents can access *ProCision* by visiting ForAgentsOnly.com and selecting **PRODUCTS > EPLI, NPDO, Cyber** and More. Please contact ABA Insurance Services if you are not a Progressive appointed agent.

# For more information about our MPL or other insurance programs, visit **<u>abais.com/small-businesses/small-business-overview</u>** or contact our small business team at **smallbusiness@abais.com**.

Coverage not available in all states. Online portals may not be available at all times. 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 in CA, ABA Insurance Services Inc. in MI. 0116-ABA (11/23)

### **PREFERRED CLASSES**

- ▼ Executive Coach
- Business Office Services
- ▼ Graphic Artists/Designers
- Interior Decorators
- × Notary Public Services

### NOTABLE EXCLUDED CLASSES

- ▼ Mortgage Bankers
- Business Managers
- Insurance Agents and Brokers
- ▼ Family Trusts
- 🛪 Real Estate Agents

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

### Miscellaneous Professional Liability Insurance Program Overview, continued

#### SAMPLE BUSINESS CLASSES (not all inclusive)

- ➤ Advertising Agencies
- ➤ Alternative Dispute Resolution

- ➤ Answering Services
- ▼ Arbitrators & Mediators
- ➤ Associations
- ➤ Auctioneers (Non RE)
- ➤ Authors
- ➤ Beauticians
- ▼ Billing Services (Non-medical)
- ➤ Bookkeepers
- ▼ Business Office Services
- ➤ Call Center Services
- ➤ Computer Consultants

- ➤ Concierge Services
- ➤ Court Reporters
- Credit Counseling Services
- ➤ Dance Instructors
- ▼ Document Preparation Services
- ➤ Editors
- Educational Tutoring/Exam Prep
- ➤ Executive Coach
- ▼ Executive Search Firms
- ▼ Expert Witnesses
- ▼ Graphic Artists
- **×** Graphic Designers
- ➤ HR/Benefits Consultants

- ➤ Interior Decorators
- ➤ Interior Designers
- ▼ Interpreters/Translators
- ➤ Libraries/Archive Services
- ▼ Management Consultants
- ➤ Market Research Firms
- ➤ Marketing Services
- ➤ Notary Public Services
- ▼ Photographers
- ➤ Printers
- ▼ Process Servers
- ➤ Public Relations
- ▼ Staffing Services/Temp Help