PROFESSIONAL LIABILITY

# **Collection Agencies E&O**



# **Typical Accounts**

- Bad Check Recovery
- · Business to Business
- Education
- Government
- Healthcare
- Passive Debt Buyers
- Retail
- Utilities

# **Coverages Offered**

Professional Liability Cyber Liability EPL Crime

## **Claims Scenarios**

- Defense for suits alleging failure to comply with the Consumer Protection Acts are the most common suits
- Personal Injury
- · Defense for Discrimination Claims
- Defense for Dishonest, Fraudulent, Criminal Acts
- Calling a cell without consent or after consent is withdrawn
- Calling the wrong person on a cell no consent
- Charging improper fees when accepting payment via CC (i.e., unlawful convenience fees)
- Contacting friends, family, co-workers of the debtor for more information
- Intimidation over the phone or aggressive call tactics after authorized hours or numerous times a day
- Failing to property disclose that the caller is a debt collector
- Failing to properly disclose in writing that the insured collecting a debt

## Why Choose Us

## **Strong Relationships**

Our strong carrier relationships allow us to craft exclusive, broad and cost-effective coverage offerings.

### **Niche Solutions**

Our expertise in specialized markets enables us to create custom solutions for complex accounts.

### **Expert Guidance**

With Specialty Program Group, you have the advantage of working directly with a team of specialists who have the experience you need to support your client.