

PROFESSIONAL LIABILITY

E&O Miscellaneous



VIEW MORE

Types of Accounts Placed

- Consultants (management, financial, IT)
- Staffing and employment agencies
- Advertising, marketing, and public relations firms
- Real estate agents & brokers and property managers
- Printers and publishers
- Trustees and claims adjusters
- Actuaries
- Answering Services
- Associations
- Third party Administrators
- Collection Agencies
- Freight Forwarders
- Interior Decorators (Nonstructural)
- Premium Finance Companies
- Risk Managers/Consultants
- Testing Laboratories
- Title/Escrow Agents
- Travel Agents/Tour Operators
- And more...

Policy Highlights / Key Benefits

- **Claims Made Form:** Coverage generally applies to claims made and reported during the policy period
- **Customizable:** Policies can be tailored to a specific niche by modifying the definition of "professional services"
- **Defense Costs:** Coverage for legal fees, settlements and judgments, even if a lawsuit is meritless
- **Failure to Deliver:** Claims arising from missed deadlines or failure to provide a promised service
- **Personal Injury:** Often includes coverage for libel, slander, or disparagement occurring during professional duties

Common Claims Examples

- **Negligence or Breach of Duty:** Allegations that the professionals did not meet the "reasonable standard of care" expected within their field.
- **Errors or Omissions:** Mistakes, oversights, or forgotten steps in the performance of a service.
- **Failure to Provide Service:** Claims related to not delivering promised services at all or failing to do so in a timely fashion.
- **Misstatements or Misrepresentations:** Providing inaccurate advice or information that negatively impacts a client's bottom line.
- **Missed Deadlines:** Claims that a critical deadline was missed, disrupting client operations and causing financial harm.
- **Breach of Contract:** Claims related to failing to deliver the specific outcomes or guarantees outlined in a service contract (though policy specifics vary).
- **Inaccurate Advice:** A consultant providing flawed strategic advice that leads to a financial loss for the client.

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.