

Miscellaneous E&O

Markel Wholesale



Miscellaneous E&O

Mistakes happen. Unfortunately, we're all too human when it comes to making an error or leaving something out of our work. At Markel, we recognize there are a wide variety of professional service firms that need professional liability insurance that will respond to such errors and omissions. Through our miscellaneous E&O program, we address the professional liability needs of a variety of service firms—everything from auctioneers to zoologists.

Coverages

- Negligence arising out of professional services including personal injury
- Claims-made
- Professional services defined to meet each insured
- Aggregate deductible
- Newly acquired/created entity coverage
- Softened hammer – 30/70
- Broadened definition of insured to include independent contractors and spouse/domestic partner
- Supplementary payments – outside the limits/not subject to the deductible
 - Disciplinary proceeding legal fee and legal expense
 - Loss of earnings and expense reimbursement
 - Electronic media injury
 - Subpoena/record request assistance
- Optional coverage parts
 - DataBreach – comprehensive coverage part
 - Claims-made general liability
- Flexible form with the ability to manuscript to meet insured's coverage needs

Target classes

- Consultants – managerial, marketing, security
- Inspectors – home, insurance, safety
- Property services – title services, right-of-way agents, appraisers
- Scientific services – research and development, testing labs, regulatory compliance services
- Insurance services – TPAs, claim adjusting, premium finance companies

Target size

- Small to mid-size firms
- Up to \$50m in revenue

Maximum limits of liability

\$10m

Minimum premium at a \$1m limit

\$1,000

Additional information

- Not a market for:
 - Financial services such as stock brokers, financial advisors, and portfolio management
 - Weapons support or development
 - Construction management

Risk management resources for professional service providers

- Hot line staffed by risk management experts
- Leading edge strategies guide
- Top 10 tips
- Additional tools added regularly

Markel regions

Markel Mid South

Plano, TX
469-241-3400

Submissions:
midsouth@markelcorp.com

Markel Midwest

Chicago, IL
847-572-6000

Submissions:
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Scottsdale, AZ
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