

# AmTrust E&S Pro



## Insurance Agents & Brokers E&O

AmTrust E&S Pro provides coverage for a wide spectrum of insurance professionals, from small, single-location general agents to larger retail and wholesale organizations.

### Target Risk Profile

- Retail Property and Casualty Agents & Brokers with revenues generally greater than \$1 million
- Wholesale Property and Casualty Agents & Brokers, Managing General Underwriters, Managing General Agents and Program Administrators with revenues generally greater than \$1 million

### Coverage Highlights & Advantages

- Non-admitted product with broad coverage tailored to each individual risk
- Broad definition of Professional Services
- Infringement of Intellectual Property Rights coverage
- Most favored wording for punitive damages
- Third Party Network Security & Privacy Coverage
- Spousal and Domestic Partner Coverage
- Disciplinary Proceedings Coverage
- Worldwide Coverage for claims brought in the U.S.
- Newly Acquired Subsidiary Coverage
- Personal and Advertising Injury Coverage
- 90-day automatic extended reporting provision
- Sub-limits for Subpoena Coverage and Crisis Management

### Optional Coverages Available

- Pre-approved and Mutual Selection of Counsel endorsements
- Additional Defense Limits
- Full Prior Acts
- “Softened Hammer” provision
- Independent Contractor and Sub-Producer Coverage

### Policy Limits/Capacity

- \$5 million on a primary or excess basis

### Premium & Attachment Thresholds

- Self-Insured Retention or Deductibles starting at \$5,000
- Minimum premiums vary by class, generally starting at \$10,000

### Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks that may not fit well in the standard market.

Our broad appetite includes:

- Retail & Wholesale Agencies
- Surplus Lines Brokers
- Life, Accident, Health & Disability Agents
- Risk Management Consulting
- Insurance Consultants
- Property & Casualty Agents/Brokers
- Underwriting Managers/MGAs
- Program Managers
- Third Party Administrators/Adjusters

### Risk Avoidance / Mitigation

- Investment advisors or financial planning consultants
- Professionals who exercise discretionary authority over client funds
- Reinsurance brokers, national wholesale brokers
- Professionals with any revenue generated from outside the United States

### Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus brokers.



AmTrust E&S Insurance Services  
An AmTrust Financial Company

[www.amtrustes.com](http://www.amtrustes.com)

# AmTrust E&S Pro

## Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

## About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit:  
[www.amtrustes.com](http://www.amtrustes.com).

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*If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at [www.amtrustes.com](http://www.amtrustes.com).*



A.M. Best rating of "A-"  
(Excellent) FSC "XV,"  
Stable Outlook



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