

AmTrust E&S Pro



Miscellaneous E&O

Regardless of the size of your business, you have potential risk exposures as client expectations are increasing and lawsuits are becoming more common. AmTrust E&S Pro Miscellaneous Professional Liability provides protection for a broad spectrum of non-medical professionals who are considered harder-to-place risks as a result of coverage needs, claims history, class of business or nature of professional services provided.

Policy Limits / Capacity

- \$5M offered on a primary or excess basis

Coverage Highlights and Advantages

- Non-admitted product with broad coverage tailored for each individual risk
- 90-day automatic reporting provision
- Most Favorable Venue wording for punitive damages
- Disciplinary Proceedings Coverage
- Infringement of intellectual property rights
- Broad definition of Insured Person
- Broad definition of "Wrongful Act," with the ability to manuscript the definition of Professional Services
- Third-party Network Security & Privacy Coverage
- Automatic subsidiary coverage for 50%+ ownership
- Spousal and Domestic Partner Coverage

Optional Coverage

- Worldwide Coverage
- Mutual Selection of Counsel Endorsements
- Full Prior-Acts Coverage on qualified risks
- First-dollar defense
- Additional defense limit of liability
- Contingent BI/PD

Attachment & Premium Thresholds

- Our focus is on businesses with well-established track records generating annual revenues of \$250,000 or greater
- SIRs or Deductibles starting at \$2,500
- Premiums vary by class, generally starting at \$10,000

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.

Target Classifications

The AmTrust E&S Pro MPL product offers protection for a wide range of business, professional and personal service providers, including but not limited to the following, as many policies are written for unique, one-of-a-kind E&O exposures.

Business Services

- Advertising Agencies
- Arbitrators / Mediators
- Business Associations
- Claims Administrators
- Insurance Support Services
- Document / Information Services
- Payroll Services
- Medical Billing / Coding
- Temporary Staffing Services
- Market Researchers
- Public Relation Services
- Repossession Services

Personal Services

- Funeral Director / Mortician
- Home Inspector
- Travel Agent / Tour Operator
- Executive Search / Recruiters
- Graphic Designers
- Interior Design / Decorators
- Interpreters / Translators
- Life Coach
- Forensic Investigators
- Publishers / Printers
- Literary Agent
- Event Planners / Promoters

Professional / Consultants

- Agricultural
- Communications
- Education / Training
- Financial
- Human Resources
- Management
- Marketing / Media
- Public Relations
- Quality Assurance
- Research & Development
- Telecommunication
- Property Managers



AmTrust E&S Insurance Services
An AmTrust Financial Company

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 Insurance Services

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.

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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.



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



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