



# MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE

## SMALL BUSINESS SERVICE PROVIDERS FACE CLAIMS FROM UPSET CLIENTS

In today's competitive marketplace, small business service providers may easily face professional liability claims. Business clients expect more than ever before and they are quick to allege negligence, misrepresentation or inaccurate advice when a professional's service performance falls short of their expectations.

## NOW, THERE'S AFFORDABLE COVERAGE

Only large companies could typically afford expensive stand alone insurance policies. Now, Penn Millers makes quality protection available to "Main Street" service providers such as consultants, photographers or travel agents with our easy and affordable Miscellaneous Professional Liability (MPL) coverage.

## HIGHLIGHTS OF COVERAGE, TERMS AND CONDITIONS

**BUSINESS:** Designed for select professional service providers with up to \$2,500,000 in revenues.

**COVERAGE:** Covers liability and defense costs from claims that allege errors or omissions in the rendering of professional services. Coverage on claims made, defense within limits, duty to defend basis.

**OTHER BENEFITS:** Access to specialty law firms and experienced claim specialists.

**LIMITS OF LIABILITY:** \$100,000, \$250,000, \$500,000 and \$1,000,000.

**DEDUCTIBLE:** Deductibles range from \$1,000 to \$5,000.

**PREMIUM:** Based upon nature of risk, limit of coverage and revenue of applicant.

**EXCLUSIONS:** Mortgage brokers, appraisers, third party administrators, computer programmers, computer software developers, technology consulting, architects, engineers, law firms and others.

**OTHER CONDITIONS:** No separate application.



Penn Millers Insurance Company  
1.800.233.8347 • [www.pennmillers.com](http://www.pennmillers.com)

# MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE



Advertising Agents  
Answering Services  
Auctioneers Foresters  
Business Broker  
Career Coach  
Cemeteries  
Charm Schools  
Claim Administrators  
Coin/Art/Gem Dealers  
Collection Agency  
Consultants Offices:  
– Advertising  
– Audio/Visual  
– Business/Management  
– Communications/Media/Public  
– Compensation & Benefits  
– Educational  
– Executive Coaching  
– Human Resources  
– Image  
– Market Research  
– Procurement  
– Project Management  
– Recruiting  
– Sales & Marketing  
– Strategic Planning  
– Training & Development  
Corporate Trainer  
Court Reporters  
Credit Bureaus  
Dog Groomer  
Employee Leasing  
Employment Agency  
Equipment Appraisers  
Event and Miscellaneous Planners  
*(other than Travel Agents)*

Expert Witness  
Film Editing  
Foreclosure Agent  
Graphic Designer  
Hotel Manager  
Claim Adjusters  
Interior Design/Decorating  
Kennel/Pet Instruction  
Landscape Architect  
Lease Broker  
Loss Control Inspector  
Notaries  
Paging Services  
Personal or Business Property Appraiser  
Photographers - Commercial  
Photographers - Portrait  
Process Servers  
Property Manager  
Public Relations  
Real Estate Agents and Brokers  
Recruiter/Search Firm  
Relocation Agent  
Resume Services  
Structured Settlement Consultant  
Talent Agent  
Tax Preparers  
Temporary Service  
Ticket Brokers  
Translator  
Travel Agents  
Trustee  
Tutors  
Typing Services  
Videographer

## WHY PENN MILLERS?

You've worked hard to make your business a success and you want to purchase the best insurance coverage possible from a company that knows and understands your business...a company like Penn Millers Insurance Company.

Penn Millers Insurance is a regional property and casualty company whose strong financial foundation and successful operating strategies have earned the company a rating of "A-" (Excellent) by A.M. Best Company, the nation's leading insurance rating organization. Penn Millers currently writes competitive commercial and agribusiness products through quality, professional independent insurance agents and brokers in 33 states and continues to grow and expand its market share throughout the continental United States. Please visit our website at [www.pennmillers.com](http://www.pennmillers.com) for additional information.

## CONTACT US:

### **PENN MILLERS INSURANCE COMPANY**

72 North Franklin Street, P.O. Box P

Wilkes-Barre, PA 18773-0016

Tel: 570 822 8111

Fax: 570 829 2060

800 233 8347

**[www.pennmillers.com](http://www.pennmillers.com)**

**IMPORTANT:** The information contained in this brochure does not operate to modify, revise, amend, clarify, or change in any way any policy provision, condition, limitation, exclusion or term. The nature and scope of actual coverage is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may differ from the coverage received based on customer request or statutory requirements. Your Penn Millers Insurance Company agent can offer you professional advice and answer any questions you may have before you make your insurance decisions.