

Product Information Sheet

Pro-Office Package

Overview

A package to solve the problem of placing Commercial General Liability coverage for a large segment of Professionals who cannot buy this coverage. The CGL excludes all Professional Liability and warrants that an E&O policy is in place with equivalent limits to provide this cover.

Target risks include, but are not limited to:

- » Architects & Engineers
- » Consultants (not financial)
- » Home Inspectors
- » Interior Designers
- » Law Offices
- » Technology Design
- » Landscape Architects
- » Load Brokers
- » Quasi Medical

Coverages

Property

- » Office Equipment Floater
- » Computer Floater (Off-site coverage available)
- » Extension Package Including:
 - » Theft Damage to building
 - » Currency
 - » Personal Effects
 - » Extra Expense
 - » Property Away from Premises
 - » Valuable Papers
 - » Debris Removal
 - » Exhibition Floater

Crime

- » Employee Dishonesty
- » Loss inside the premises
- » Loss outside the premises
- » Money Orders & Counterfeit Currency
- » Depositors Forgery

Liability

- » Limits to \$2,000,000 available on Occurrence form
- » Limits to \$1,000,000 available for Non-Owned Auto
- » Limits to \$100,000 available for Tenant's Legal Liability
- » \$2,500 Medical Payments
- » Minimum deductible - \$1,000 BI/PD

Underwriting Considerations

- » Must carry a Professional Liability (E&O) Policy (warranted)
- » Totten Group may quote the Professional Liability for most classes if required
- » Minimum premium - \$1,000

Markets

Lloyd's

New Submissions

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