



Professional Liability Overview Policy Product Highlights for Agents and Brokers

Our Professional Liability policies protect your small business clients against third party claims for errors or omissions in the performance of their professional services. The Professional Liability policy covers economic or financial (non-physical) damages due to wrongful acts. Examples include reports, verbal advice, or practices of a profession which cause a financial loss to a business owner's customer or client.

Eligible Professions:

A

Accounting
Acupressurist
Acupuncturist
Answering Service
Architects, Engineers and Draftsmen
Art/Dance/Drama/Music Therapists
Auctioneers
Audiologists

B

Barbers/Beauticians/Hairdressers
Bookkeeping
Building Inspections

C

Cosmetologists/Estheticians/Nail Technicians
Claims Adjusters
Construction/Project Management
Court Reporters
CPR Training/First Aide Training

D

Dietician/Nutritionist
Direct Marketing
Document Preparation

E

Education Consulting
Event Planning/Promotion

G

Graphic Design

H

Health and Fitness Trainers
Human Resources (HR) Consulting
Hypnotist Services

I

Insurance Agents
Interior Design

L

Land Surveyors
Life/Career/Executive Coaching

M

Management/Business Consulting
Marketing Consulting
Marriage and Family Therapist
Mental Health Counselor
Massage Therapist

N

Notary Services

O

Occupational Therapist

P

Personal Concierge/Assistant
Photographers
Process Server
Property Management
Psychologist
Public Relations

R

Real Estate Agents/Brokers
Recruiting
Research Consulting

S

Safety Consulting
Software Copyright Infringement
Speech Therapist

T

Talent Agent
Tax Preparation
Technology Services/IT Consulting
Training
Translating/Interpreting
Travel Agent
Tutoring

Y

Yoga and Pilates Instructors

Letters without a class of business

FJKQUVWXZ

Professional Liability Limits of Insurance

Each Claim Limit

This is the most the carrier will pay for covered damages for any one claim.

Aggregate for All Claims

This is the most the carrier will pay for all claims reported during the policy year or the extended reporting period.

Claims-Made Policy Form

Our PL policy is written on a claims-made coverage form which covers only incidents you report during the policy period – or the extended reporting period – and that occur after the policy's retroactive date.

Retroactive Date

This is a date in the past which is shown on the policy declarations page and from which the carrier has agreed to cover you. You can purchase coverage for up to 6 years prior to your policy effective date. If you elect not to cover your past acts, your policy retroactive date will be the same as your policy effective date.

Extended Reporting Period

The extended reporting period option (ERP) becomes available for purchase if your policy cancels mid-term or if it expires without being renewed. This option gives you an extended number of days after policy expiration in which to report claims. Our basic policy includes a 90-day ERP. You could also choose to purchase an optional ERP in yearly increments of 1 to 6 years.

Limit Options

Description	Available Limits
Each Claim Limit	\$25,000 / \$50,000 / \$250,000 / \$500,000 / \$1,000,000
Aggregate For All Claims	3x Each Claim Limit

Mandatory Countrywide PL Policy Forms

CTPL CW PL	Coterie Professional Liability Errors and Omissions Insurance Declarations
CTPL CW PL POLICY	Professional Liability Errors and Omissions Insurance Coverage Form
VARIOUS	Industry Services Endorsement (Based on The Selected Profession)

PL Policy Base Form Exclusions

- A. Fraud, dishonesty, criminal conduct, or any knowingly wrongful, malicious, or intentional acts or omissions
- B. Gaining of any profit or advantage to which you were not legally entitled
- C. Wrongful termination, retaliation or discrimination against or harassment of any employee
- D. Wrongful Acts committed prior to the Retroactive Date or which you had knowledge of prior to the Policy Period
- E. Brought by or on behalf of any government agency or professional or trade licensing organization
- F. Brought by or on behalf of one Insured against another Insured
- G. Brought by or on behalf of any person or entity over which or whom you maintain Effective Control
- H. Actual or alleged violation of securities laws
- I. Obligation under Workers Comp, Unemployment or Employers Liability or Disability Laws
- J. Liability of others that you assume under any contract, agreement or bailment
- K. Bodily Injury or Property Damage
- L. Discharge of Pollutants
- M. Infringement of any copyright, trademark, patent or theft of trade secret
- N. False or deceptive advertising or misrepresentation in advertising of your goods or services
- O. Breach of express warranties or guarantees
- P. Violation of any statutes, ordinances or regulations regarding or relating to communications of any type or nature (including but not limited to “anti-spam” and “do-not-call” statutes)
- Q. Failure to procure or maintain adequate insurance or bonds
- R. Failure to protect any non-public, personally identifiable information in your care, custody or control*
- S. Based upon or arising out of any actual or alleged actuarial services, medical or nursing services, or legal services
- T. Insurance agent/broker services or services as an architect or engineer**
- U. Sexual harassment by the Insured

Profession-specific exclusions apply. See Coterie Producer Resources page for details.

*Sublimit available in some industry services endorsements

**Exceptions are made in the Insurance Agent and Architect/Engineer Services endorsements



www.coterieinsurance.com