

SLB INSURANCE
G R O U P

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INSURANCE AGENTS

Broad Definition Of Professional Services Includes But Is Not Limited To: Claims Handling, Web-based Content & Service Delivery, Risk Management, Expert Witness & Education

COVERAGE & ENHANCEMENTS:

- ✓ **DUTY TO DEFEND** CONTRACT
- ✓ **DEFENSE OUTSIDE THE LIMIT OF LIABILITY** OPTION
- ✓ COVERAGE FOR **INDEPENDENT CONTRACTORS**
- ✓ **FIRST DOLLAR DEFENSE**
- ✓ **A LIMITED INSURER INSOLVENCY** EXCLUSION
- ✓ **PUNITIVE DAMAGES**
- ✓ **MULTI-YEAR EXTENDED REPORTING PERIOD** OPTIONS
- ✓ **AUTOMATIC SIXTY-DAY** POST REPORTING PERIOD
- ✓ **PERSONAL INJURY** COVERAGE
- ✓ **WORLDWIDE** COVERAGE
- ✓ **MINIMUM PREMIUM** STARTING AT \$1,250

FOR PROFIT & NON-PROFIT DIRECTORS & OFFICERS

COVERAGE & ENHANCEMENTS:

- ✓ DEFENSE COSTS ARE IN **ADDITION** TO THE LIMIT OF LIABILITY
- ✓ **MODIFIED CONSENT** TO SETTLE CLAUSE
- ✓ DEFINITION OF **INDIVIDUAL INSURED** INCLUDES LAWFUL SPOUSE/DOMESTIC PARTNER, ESTATE, AND HEIRS
- ✓ **PERSONAL & ADVERTISING INJURY** COVERAGE
- ✓ **AUTOMATIC ACQUISITIONS** COVERAGE
- ✓ **EMPLOYEE LOSS CONTROL SERVICES**

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COVERAGE & ENHANCEMENTS:

- ✓ **FLEXIBLE LIMIT OPTIONS** AVAILABLE
- ✓ DEFENSE COSTS **OUTSIDE THE LIMIT OF LIABILITY**
- ✓ **BROAD DEFINITION OF** INDIVIDUAL INSURED
- ✓ **AUTOMATIC THIRD PARTY LIABILITY** COVERAGE
- ✓ **INDEPENDENT CONTRACTORS** COVERAGE AVAILABLE
- ✓ **TRIPLE AGGREGATE** RETENTION AVAILABLE
- ✓ **WORLDWIDE** COVERAGE

REAL ESTATE AGENTS

COVERAGE & ENHANCEMENTS:

- ✓ COVERAGE FOR **INDEPENDENT CONTRACTORS**
- ✓ **LOCK BOX** COVERAGE
- ✓ **POLLUTION** COVERAGE
- ✓ **DISCRIMINATION** COVERAGE
- ✓ **PERSONAL INJURY** COVERAGE
- ✓ **PUNITIVE DAMAGES**
- ✓ **AUTOMATIC COVERAGE** FOR ACQUIRED SUBSIDIARIES
- ✓ **DUTY TO DEFEND** CONTRACT
- ✓ **AUTOMATIC SIXTY-DAY POST REPORTING PERIOD**
- ✓ **MULTI-YEAR EXTENDED** REPORTING PERIOD OPTIONS
- ✓ **WORLDWIDE** COVERAGE
- ✓ **COMMON OWNERSHIP**
- ✓ **REAL ESTATE EQUITY** INTEREST
- ✓ **OWNERSHIP** COVERAGE
- ✓ **DEFINITION** OF A CLAIM

HOME INSPECTORS

COVERAGE & ENHANCEMENTS:

- ✓ **MULTIPLE INSPECTOR FIRMS** & **NEW INSPECTORS** ACCEPTABLE
- ✓ **PREMISES LIABILITY** INCLUDED
- ✓ **AUTOMATIC COVERAGE** FOR RADON AND **COMMERCIAL INSPECTIONS**
- ✓ **MINIMUM PREMIUM** STARTING AT \$500

ARCHITECTS & ENGINEERS

COVERAGE & ENHANCEMENTS:

- ✓ **FULL BODILY INJURY / PROPERTY DAMAGE** COVERAGE
- ✓ **DESIGN / BUILD** COVERAGE
- ✓ **PERSONAL INJURY** COVERAGE
- ✓ **PUNITIVE DAMAGES**
- ✓ **POLLUTION & MOLD** COVERAGE AVAILABLE
- ✓ **DUTY TO DEFEND** CONTRACT
- ✓ **AUTOMATIC SIXTY-DAY** POST REPORTING PERIOD
- ✓ **DEFINITION** OF CLAIM

ACCOUNTANTS

COVERAGE & ENHANCEMENTS:

- ✓ **PRIOR ACTS COVERAGE** AVAILABLE
- ✓ **EXTENDED REPORTING PERIOD** OPTIONS
- ✓ RETENTION **REDUCTION INCENTIVE** (50%)
- ✓ **UNLIMITED** DEFENDANTS REIMBURSEMENT
- ✓ **INNOCENT INSURED COVERAGE**
- ✓ **DISCIPLINARY PROCEEDINGS** SUBLIMIT
- ✓ **PERSONAL INJURY** COVERAGE
- ✓ **FIRST DOLLAR** DEFENSE
- ✓ DEFENSE COSTS **OUTSIDE THE LIMIT**
- ✓ AGGREGATE **DEDUCTIBLES**
- ✓ **SUBPOENA ASSISTANCE** COVERAGE

MEDIA & TECHNOLOGY

COVERAGE & ENHANCEMENTS:

- ✓ **UNAUTHORIZED ACCESS**
- ✓ **BREACH OF PRIVACY**
- ✓ **MALICIOUS CODING** OR **PROGRAMMING**
- ✓ **INTELLECTUAL** PROPERTY
- ✓ **PERSONAL INJURY**
- ✓ **DUTY TO DEFEND** CONTRACT
- ✓ **DEFENSE COVERAGE** FOR FRAUD ALLEGATIONS
- ✓ AUTOMATIC COVERAGE **FOR ACQUIRED SUBSIDIARIES**
- ✓ **AUTOMATIC SIXTY-DAY** POST REPORTING PERIOD
- ✓ **MULTI-YEAR EXTENDED** REPORTING PERIOD OPTION
- ✓ DEFINITION OF **CLAIM**

LAWYERS

COVERAGE & ENHANCEMENTS:

- ✓ **CLAIMS MADE** AND **REPORTED FORMS** AVAILABLE
- ✓ **AUTOMATIC THIRTY DAY** REPORTING PERIOD
- ✓ **FIRST DOLLAR** DEFENSE
- ✓ ANNUAL AGGREGATE **DEDUCTIBLE**
- ✓ **SUPPLEMENTARY** PAYMENTS
- ✓ **AUTOMATIC INDEPENDENT CONTRACTORS** COVERAGE

ALLIED MEDICAL

COVERAGE & ENHANCEMENTS:

- ✓ **CUSTOM LIMITS** AVAILABLE
- ✓ **TRIPLE AGGREGATE LIMITS**
- ✓ **BUSINESS INTERRUPTION** AVAILABLE
- ✓ INCLUDES **GENERAL LIABILITY** ON MOST CLASSES
- ✓ **\$0 DEDUCTIBLE** ON GENERAL LIABILITY
- ✓ **BLANKET ADDITIONAL INSURED**
- ✓ ELIGIBLE RISKS INCLUDE BUT ARE NOT LIMITED TO:
 - **ADULT DAY CARE**
 - **ALCOHOL & DRUG REHAB**
 - **AMBULANCE SERVICES**
 - **AUDILOGIST**
 - **CASE MANAGEMENT**
 - **MENTAL HEALTH**
 - **MEDICAL CONSULTANTS**
 - **SAFETY CONSULTANTS**
 - **COUNSELORS**
 - **IMAGING / X-RAY**
 - **DIALYSIS CENTER**
 - **HOME HEALTH AGENCY**
 - **MEDICAL CLINIC**
 - **MEDICAL LABS**
 - **MEDICAL SPA**
 - **NURSE / PRACTITIONER**
 - **OCCUPATIONAL THERAPIST**
 - **OPTOMETRIST**
 - **PASTORAL COUNSELOR**
 - **PHARMACY**

CRIME

COVERAGE & ENHANCEMENTS:

- ✓ **BROAD DEFINITION OF "EMPLOYEE"**
INCLUDES VOLUNTEERS, LEASED EMPLOYEES,
SEASONAL EMPLOYEES, AND STUDENT INTERNS
- ✓ **BLANKET ERISA FIDELITY** COVERAGE
- ✓ **INVESTIGATIVE COST** COVERAGE
- ✓ COVERAGE FOR **CLIENTS PROPERTY**
- ✓ **THIRD PARTY FIDELITY** COVERAGE
- ✓ **PRIOR DISHONESTY CANCELLATION CLAUSE**
- ✓ **PERSONAL ACCOUNTS CREDIT CARD FORGERY** COVERAGE
- ✓ AUTOMATIC COVERAGE FOR **NEWLY ACQUIRED ENTITIES**
- ✓ **MONEY ORDER & COUNTERFEIT CURRENCY** COVERAGE **AVAILABLE**

TITLE AGENTS

COVERAGE & ENHANCEMENTS:

- ✓ AUTOMATIC **SIXTY DAY** REPORTING PERIOD
- ✓ OPTIONAL REPORTING PERIOD **UP TO SIX YEARS** OFFERED
- ✓ **FIRST DOLLAR** DEFENSE
- ✓ AUTOMATIC COVERAGE FOR **INDEPENDENT CONTRACTORS**
- ✓ **CLAIMS MADE** AND **REPORTED FORMS** AVAILABLE

MISCELLANEOUS PROFESSIONAL

- ASSOCIATION SERVICE PROVIDER
- AUDIO CONSULTANT
- EDUCATION COUNSELOR
- HUMAN RESOURCE CONSULTANT
- MANAGEMENT CONSULTANT
- PUBLIC POLICY CONSULTANT
- WEDDING CONSULTANT
- CAREER CONSULTANT
- EMPLOYEE SCREENER
- EMPLOYMENT COUNSELOR
- EXECUTIVE RECRUITER
- LABOR RELATIONS CONSULTANT
- TEMPORARY HELP PLACEMENT AGENCY
- TECHNOLOGY AUGMENTER
- ARBITRATOR
- LITERARY AGENT
- MARKETING CONSULTANT
- PRINTER
- TELEMARKETER
- AUCTIONEER / AUCTION HOUSE
- BOOKKEEPER
- CONCIERGE SERVICE
- CREDIT REPORTING AGENCY
- DISPATCH SERVICE
- EDUCATOR
- HANDYMAN
- MARINE DOCUMENTATION AGENT
- MEETING PLANNER
- MUSEUM CONSULTANT
- PAYROLL SERVICE
- PREMIUM FINANCER
- PRODUCER
- REPOSSESSION SERVICE
- SKIP TRACER
- COUNTY CLERK
- COURT REPORTER
- EMPLOYED LAWYER
- EXPERT WITNESS
- FACT FINDER / INVESTIGATOR
- JUDGE
- LAW CLERK
- LITIGATION SUPPORT
- MEDIATOR
- NOTARY
- PARALEGAL
- POLYGRAPH OPERATOR
- PROCESS SERVER
- ADVERTISING AGENCY
- EXHIBIT DESIGNER
- MARKET RESEARCHER
- MEDIA PLANNER
- PUBLIC RELATIONS
- ANSWERING SERVICE PROVIDER
- BILLING SERVICE
- CALL CENTER
- CONVENTION PLANNER
- CUSTOMS HOUSE BROKER
- EDUCATIONAL COUNSELING
- FREIGHT FORWARDER
- INTERPRETER / TRANSLATOR
- MEDICAL BILLING SERVICE
- MESSENGER / DELIVERY SERVICE
- PAGING SERVICE PROVIDER
- PERSONAL PROPERTY APPRAISER
- PRIVATE INVESTIGATOR
- RESEARCH SERVICE PROVIDER
- EQUIPMENT RESELLER
- TAX PREPARER

MISCELLANEOUS PROFESSIONAL (CONT.)

- TEST ADMINISTRATOR
- URBAN PLANNER
- RESTAURANT MANAGEMENT
- TRAVEL AGENT
- DEBIT COUNSELING
- STUDENT AID CONSULTANTS
- CANINE BEAUTICIANS
- FISH FARMING CONSULTANTS
- NURSERY/GARDENING SERVICES
- EXHIBIT DESIGNERS
- LANDSCAPE DESIGNERS
- VIDEO EDITING SERVICES
- MARRIAGE COUNSELORS
- ALCOHOLIC/FAMILY ASSISTANCE
- ACUPUNCTURISTS
- CHIROPRACTORS
- DENTAL CONSULTANTS
- ELECTROLYSIS
- FITNESS INSTRUCTORS
- HAIR STYLISTS
- SPORTS CLUBS
- ACTUARIES
- INSURANCE INVESTIGATORS
- LOSS ADJUSTERS
- NOTARY
- PROCESS SERVERS
- MORTGAGE BROKERS
- PROPERTY MANAGERS
- ART CONSULTANTS
- FIRE PREVENTION CONSULTANTS
- THIRD PARTY ADMINISTRATOR
- HOTEL MANAGEMENT
- TOUR OPERATOR
- CREDIT REFERENCE SERVICES
- FINANCIAL PLANNERS
- ANIMAL GROOMERS
- FARM ADMINISTRATORS
- FORESTRY CONSULTANTS
- SPACE DESIGNERS
- INTERIOR DECORATORS
- LIGHTING CONSULTANTS
- COMPUTER CONSULTANTS
- SPEECH THERAPISTS
- WELFARE COUNSELORS
- BODY TAN
- CPR TRAINERS
- EAR PIERCERS
- EXERCISE/DIET CONSULTANTS
- FORENSIC INVESTIGATORS
- OPTICIANS
- YOGA INSTRUCTORS
- INSURANCE ADJUSTERS
- INSURANCE CONSULTANTS
- BAILIFFS
- PATENT AGENTS
- LEASE BROKERS
- PROPERTY ADMINISTRATORS
- RENTAL AGENTS
- BUSINESS ADMINISTRATORS
- MANAGEMENT CONSULTANTS

300+ MISCELLANEOUS PROFESSIONAL LIABILITY CLASSES AVAILABLE