



## MISCELLANEOUS PROFESSIONAL LIABILITY

**Brit** is a market-leading global specialty insurer and reinsurer, focused on underwriting complex risks. We have a major presence in Lloyd's of London, the world's specialist insurance market provider, and a significant US and international reach. We underwrite a broad class of commercial specialty insurance with a strong focus on property, casualty and energy business. Our capabilities are underpinned by our strong financials.

**Brit Global Specialty USA (BGSU)** underwrites on behalf of Brit Syndicates 2987 and 2988, providing retail, wholesale and reinsurance brokers with Lloyd's financial strength and capabilities. BGSU offers a range of E&S, admitted and reinsurance products with a focus on Specialty Package, Property, General Liability, Excess Casualty, Professional Lines, Commercial Marine, Cyber, Programs, and Property & Casualty Reinsurance. Headquartered in Chicago, we have underwriting presence in Atlanta, Hartford, Houston, Los Angeles Metro Area, Miami, New York, Philadelphia, Richmond and San Francisco Bay Area.

SEEING THE DIFFERENCE **MAKES THE DIFFERENCE**

## MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE

### BRIT GLOBAL SPECIALTY USA

At Brit, we believe that “Seeing the Difference, Makes the Difference”. We’re successful because our clients experience the benefits – or “see the difference” – from:

- Experienced MPL underwriters with the authority and flexibility to precisely meet our clients’ needs
- Robust and comprehensive policy form
- Superior Responsiveness & Customer Service
- 24 hour or less Quote Turnaround Time
- Expertise in Litigation Management of MPL Claims

### COVERAGE HIGHLIGHTS

- Duty to Defend Contract
- Tailored Definition of Professional Services
- Deductible Credit for Mediated Claims
- Full Policy Limit for Disciplinary Proceedings Coverage
- Full Policy Limit for Subpoena Response Coverage
- Punitive Damages Coverage included within Definition of “Damages”
- Fraud Exclusion with Defense Carve-back
- Breach Response Coverage available by endorsement
- Automatic Coverage for Subsidiaries
- Automatic Coverage for Personal and Advertising Injury
- Limits up to \$5,000,000
- Excess Coverage Available

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### TARGET RISKS

- Advertising Agencies
- Arbitrators
- Associations
- Auctioneer (Non-Real Estate)
- Appraisal Services (Non-Real Estate)
- Bookkeeping & Tax Preparation
- Claims Adjusters/Public Adjusters
- Customs Brokers/Freight Forwarders
- Data Storage/Document Shredding
- Employed Lawyers
- Employment Screening
- Event Planners
- Miscellaneous Consultants
- Mediators
- Medical Billing
- Mortgage Brokers
- Paralegals
- Payroll Processing Services
- Permanent and Temporary Staffing Agencies
- Repossession Services
- Travel Agents/Tour Operators
- Trustees
- Third Party Administrators

### PAPER

Lloyd’s of London on behalf of Brit Syndicate 2987 and 2988

### SECURITY

- A (Excellent) A.M. Best
- A+ (Strong) Standard & Poor’s

## SEEING THE DIFFERENCE MAKES THE DIFFERENCE

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