



## Misc Pro:

Errors & omissions for a wide variety of small and medium-sized businesses

### Why ProFinity

ProFinity offers a full-service E&S professional liability solution for a wide variety of small and mid-size enterprise (SME) firms. Enjoy direct access to an experienced miscellaneous E&O underwriter who delivers same-day service.

Written on A-rated Lloyd's paper, our program delivers breadth, flexibility and expertise in a streamlined fashion that is unique to the industry. And should a claim arise, you can rest assured it will be handled proficiently by agents who are best in class in their field.

*ProFinity is committed to efficiency without compromising quality.*

### Target Clients

- Revenues up to \$100M
- No claims or incidents in last five years (will consider risks with limited claims activity)

#### More than 120 different classes of business, including:

- Accident reconstruction services
- Actuaries
- Advertising agencies
- Alarm monitoring services
- Arbitrators
- Benefit administrators
- Billing services
- Consultants
- Coroners
- Editors
- Expert witnesses
- Forensic investigators
- Fulfillment services
- Independent claims adjusters
- Interpreters
- Lobbyists
- Mediators
- Notaries
- Pathologists
- Payroll Processors
- Photographers
- Private investigators
- Process servers
- Risk Managers
- Security guards (unarmed)
- Staffing services
- Tax preparers
- Testing labs
- Training services
- Transcription Services
- Translators
- Travel Agents
- Trustees

### Undesirable Risks

- Architects
- Engineers
- Escrow agents
- Financial institutions
- Franchisors
- Healthcare providers
- Home inspectors
- Insurance agents/brokers
- Lawyers
- Managed care providers
- Real estate agents/brokers
- Real estate appraisers
- Surveyors
- Talent agents
- Title abstractors/agents

### Coverage Highlights

- Unintentional breach of contract coverage included
- Automatic additional insured status for clients
- Worldwide territory (wrongful acts and claims)
- Contingent BI/PD coverage available
- Advertising / media coverage available

### Limits, Premium & Availability

- Up to \$5M limits (primary or excess)
- \$2,500 minimum premium
- \$2,500 minimum retention
- Available for firms in all 50 states and the District of Columbia

### Submission Requirements

- ProFinity application or industry-standard equivalent
- Other information, if necessary, requested upon submission

**For more information, visit [profinityinsurance.com](http://profinityinsurance.com) or contact:**

Jamie Orye, Executive Vice President & Underwriter  
[jamie.orye@profinityinsurance.com](mailto:jamie.orye@profinityinsurance.com)