



Customer Focused. Expert Knowledge. Integrity.

Errors & Omissions for Miscellaneous Professionals

Product Fact Sheet

When businesses are providing services where they are being relied upon as an expert this creates a Professional Liability exposure, and an Errors and Omissions policy can cover potential financial losses not covered under a normal Commercial General Liability policy. With over 50 types of professionals we cover, SIGNAL's team is here to assist your clients.

Our target classes of business:

- Access and Disability Consultants
- Accident Reconstruction
- Acoustical Consultants
- Agricultural Consultants
- Analytical Laboratories
- Animal and Wildlife Consultants
- Answering Services
- Arborists
- Archeological and Historical Prevention Consultants
- Auctioneers, Auction Houses
- Audio/Visual Consultants
- Biologists, Ecologists
- Bookkeepers
- Business Analysts
- Business Consultants
- Call Centres
- Coaching Service, Life Coach, Executive Coach
- Collection Agents and Agencies
- Court Reporters
- Dance Instructors
- Direct Mail Services
- Document Shredders
- Educators (Educators E&O)
- Education Consultants
- Ergonomics Consultants
- Executive Recruiters and Search Firms
- Expert Witnesses
- Facilities Management
- Food Hygiene, Food Safety, Food Industry Consultants
- Forensic Analysts/Scientists
- Forestry Consultants, Conservation Consultants
- Freight Forwarders
- Genealogists
- Health and Safety Consultants
- Import and Export Consultants
- Interior Decorating and Designers
- Insurance Auditors
- Janitorial Services
- Landscape Architects
- Librarians
- Lighting Design and Consultants
- Loss Adjusters, Claims Adjusters
- Loss Appraisers
- Loss Control, Risk Managers
- Marriage Counsellors
- Management Consultants
- Pet Groomers, Sitters, Walkers
- Process Servers
- Property Managers
- Private Investigators
- Quality Assurance Services
- Real Estate Agents/Brokers
- Regulatory Compliance
- Relocation Service
- Temporary Staffing Firms
- Testing Laboratories (non-medical)
- Training Organisations and Consultants
- Translators, Interpreters
- Travel Agents
- Tutors
- Urban Planning
- Wedding Planners



Available coverages:

- Errors and Omissions
- Optional Equipment Breakdown
- Optional Property & Crime
- Optional Commercial General Liability, including Bodily Injury, Personal and Advertising Liability, Property Damage, Tenant's Legal Liability, Non-Owned Automobile, Employee Benefits Errors & Omissions

Errors & Omissions coverage highlights:

- \$5,000,000 available limits for E&O (\$2,000,000 limits with U.S. exposure)
- 25% U.S. and 25% Rest of World Exposure for risks with gross revenues up to \$10,000,000
- First Dollar Defense/Duty to Defend
- Market-leading SIGNAL Underwriting manuscript wording tailored for Miscellaneous Professionals
- Underwritten by certain underwriters at Lloyd's
- 'Velvet Hammer' Clause

Property & Crime coverage highlights:

- \$4,000,000 available per location (for best in class)
- All-Risk Coverage
- Broad list of Extensions of Coverage
- Customized Wording for Small and Medium Businesses
- Replacement Cost
- Stated Amount-Waiver of Co-Insurance (with signed Statement of Values on File)

What sets SIGNAL Underwriting apart:

- Broad appetite
- Customer focused on broker partners and insureds
- In-house underwriting authority
- Over 20 years of Professional Liability broking and underwriting experience
- Our Underwriters are here to help you with any of your Miscellaneous Professionals industry-related questions
- Secured Lloyd's of London Coverholder status within first year of operation
- SIGNAL Underwriting Inc. only represents London and domestic security with a minimum rating of A- (AM Best rating) for this product
- Claims handled by Canadian Third-Party Adjuster experienced with Professional Liability
- 17.5% Retail broker commission on this product

Other associated products available from SIGNAL Underwriting:

- Private and Public Directors & Officers for Professional Service Firms

For further details or to submit a risk for review please contact:

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SIGNAL Underwriting Inc. is a Canadian, independently owned boutique Managing General Agent that brings unequaled value to our three customers:

- **Tailored insurance coverage** and products for individual insureds
- **Support and industry knowledge** for our broker partners
- **Expert underwriting** for our insurance carriers

SIGNAL Underwriting Inc.:

- Focuses on products where **we hold the underwriting authority**
- Serves **specialized areas** of the commercial insurance market
- Offers **customized products** for each industry segment
- Brings over **20 years** of broking and underwriting experience

Make SIGNAL Underwriting your competitive advantage