

## RSC Solutions<sup>SM</sup> Miscellaneous Professional Liability



ProgramConnect<sup>®</sup>, from RSC Solutions, is your link to professional liability insurance for a broad range of professional classes. RSC Solutions provides easy access to insurance underwritten by the leading U.S.-based surplus lines insurer, Lexington Insurance. With its financial strength and underwriting expertise, Lexington has proven its commitment to writing both simple and complex risks—and to exercising the exceptional flexibility only a non-admitted market can provide. Coverage is supported by claims service from Lexington's dedicated miscellaneous professional liability (MPL) claim specialists.



### ProgramConnect<sup>®</sup>

ProgramConnect<sup>®</sup>, RSC Solutions' web-enabled quoting and binding system, may make your job easier and your brokerage more productive.

#### Policy-At-A-Glance

Miscellaneous Professional Liability Insurance responds to claims arising from wrongful acts and errors and omissions in professional services. Claims-made coverage is provided on a primary basis.

#### Eligible Classes

RSC Solutions provides access to MPL Insurance for a wide range of professional firms, including:

- Accountants (performing duties of bookkeepers/payroll/tax services/billing services only)
- Answering services/alarm monitoring companies
- Appraisers
- Auctioneers
- Call centers
- Claims adjustors/examiners
- Computer professionals/consultants
- Convention/trade show arrangement service providers
- Court recorders/stenographers
- Employment agencies/executive recruiters/search firms/temp and temp-to-hire firms
- Escrow agents
- Information retrieval services
- Insurance agents/brokers (property and casualty)
- Interior designers/decorators
- Interior design/space planners (non-structural)
- Letter writing services/resume writers/word processing services
- Management consultants of market appraisal and feasibility studies
- Marketing consultants/researchers
- Mailing service providers
- Medical billing service/medical information service providers
- Mortgage brokers
- Notaries
- Paging services
- Printers/printing firms (non-financial)
- Property managers and real estate brokers/agents
- Public relations firms/consultants
- Real estate brokers/agents, sales, leasing, and property management
- Speakers/lectors bureaus
- Telemarketing firms
- Teleconferencing companies
- Title agents/title abstract searchers
- Tour operators
- Trustees
- Vocational counselors

# Miscellaneous Professional Liability

## Coverage Highlights and Enhancements

- Claims-made form
- Defense inside policy limits
- Pay on behalf of wording
- Broad definition of insured
- Aggregate deductible
- \$100 per day/\$1,000 cap to assist in investigation or defense of a suit
- 30 day extended reporting period automatically included
- Extended reporting period options of 1, 2, and 3 years available

Numerous other specialized endorsements enhance coverage for specific classes.

## Minimum Premium/Policy Limits

- For all MPL cases including insurance agents, aggregate limits are available from \$250,000 to \$5,000,000 (higher limits may be negotiated on a specific account basis)
- Minimum premium: typically starts at \$1,575, depending on the state, limits and coverages selected, and classification of risk<sup>1</sup>

## Underwriting Requirements (dependent upon class of business only some requirements may be needed)

- Signed ProgramConnect application and supplemental, as required by class of business
- Five year currently valued loss history
- Narrative description of applicant's operations
- Applicant's website information (if applicable)
- Sample copy of applicant's letterhead
- Promotional brochures
- Resumes of the applicant's principals or key personnel (if less than five years in business)
- A complete copy of the applicant's current policy (if available)
- Sample copy of the applicant's standard contracts or agreements

<sup>1</sup> Where permitted by law.

**With RSC Solutions, brokers have access to a full service insurance brokerage firm with offices nationwide. RSC Solutions provides direct, local access to market-leading property, casualty, and specialty insurance products and services from Chartis and Lexington Insurance.**

## Contact

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Lexington Insurance Company (Lexington Insurance), a Chartis company, is the leading U.S.-based surplus lines insurer.

RSC Solutions is a division of Risk Specialists Companies Insurance Agency, Inc. (RSCIA). RSCIA, a Chartis company, is a premier broker of specialty property-casualty and personal lines insurance. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com). All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

