

CAPSPECIALTY MISCELLANEOUS E&O LIABILITY

CapSpecialty® offers wholesale insurance brokers a broad, flexible MPL option for their insureds. Our knowledgeable underwriters provide quick, customized quotes and make the underwriting process simple and easy. For more complex accounts, we take the time to understand the risk and the exposures they face.

POLICY HIGHLIGHTS

- \$750 minimum premium
- Limits up to \$5M
- Split limits available
- We'll never settle a claim without consent
- Hundreds of eligible classes of business
- Available nationwide
- "Pay on behalf of" language
- Duty to defend
- Worldwide coverage for erroneous acts
- Experienced claims handling services

OPTIONAL COVERAGES

- Bodily injury extension
- Property damage extension
- Copyright infringement
- Trademark infringement
- Additional insureds
- Independent contractors, interns, volunteers, LLC members, part-time, temp and leased employees as insureds
- Universal territory
- Severability of insureds for criminal acts
- Claim expense sublimit for non-employment practices discrimination
- Claim expense sublimit for administrative or regulatory actions
- Waiver of subrogation
- Content of insured's advertising
- Aggregate deductible
- Supplementary payments
- Disciplinary proceedings
- Softened hammer

PRODUCT HIGHLIGHTS

- Schedule of insured activities tailored for each risk
- Negligent acts, Errors & Omissions
- Libel, trade libel, slander, defamation
- Emotional distress, mental anguish
- Infringement of right to privacy
- False arrest, wrongful entry / eviction
- Malicious prosecution
- Misappropriation of name or likeness
- Dissemination of content
- Punitive damages where insurable by law

Excluded classes: Architects, Certified Public Accountants, Consumer Collection Agencies, Construction Managers, Contractors, Credit Bureaus, Engineers, Escrow Agents, Franchisers, Home Inspectors, Land Surveyors, Nanny Services, Private Investigators, Real Estate Developers, Security Guards, Title Agents / Title Companies, Utility Location / Marking

GET IN TOUCH

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