allrisks Financial Products: Brokerage Division

Fast Turnaround **Specialty Program Availability**

Send us all of your Directors & Officers, Medical Professional, Employment Practices Liability, Technology and Specified/Miscellaneous Errors & Omissions accounts

Medical Professional:

- All classes of Medical Professional including but not limited to:
  - Hospitals
  - Counseling
  - Clinics of all types (MRI/Imaging/ Substance Abuse/ Community)
  - Adoption Agencies
  - Medical/Cosmetic Alteration Facilities
  - Home Health Care Agencies
- Superior Market options including Coverage for Distressed Physicians, Surgeons and Dentists
- Coverage options that may include:
  - Separate Limits for E&O/GL
  - Defense in Addition to the Limits
  - Full Limit or Sublimit Coverage for Sexual Abuse Molestation
  - Automatic Coverage for Medical Director
  - Coverage for all NonPhysician Staff incl. Nurses, Phlebotomists
  - No Exclusions for AID/ HTLV

Nonprofit D&O:

- All classes of Service & Community Associations
- Coverage options can include:
  - Low or $0 Retentions
  - Combined or Separate D&O/EPL Limits as well as Expanded Coverage Form Options for Fiduciary, Third Party Liability
  - Crime
  - Special Events
  - Liquor Liability
  - Property
  - Defense Expenses in Addition to the Limits

Errors & Omissions (Professional Liability):

- All classes including but not limited to:
  - Architects & Engineers
  - Environmental Consultants
  - Accountants
  - Lawyers
  - Real Estate/Mortgage Professionals
  - Consultants of All Types
  - Import/Export Brokers
  - Ad Agencies/Media
- Coverage options that may include:
  - True Worldwide Coverage
  - Defense in Addition to the Limits
  - Punitive Damages
  - Automatic Coverage for Independent Contractors
  - Coverage for Joint Ventures

Private/Public Company D&O and Public Officials/Public Entities:

- Primary or Excess all classes of For Profit Industry/Business and Public Entities, including but not limited to:
  - Retail
  - High Technology
  - Biotech
  - Telecommunications
  - Utilities
  - Financial Institutions
  - IPOs
  - Municipalities
  - School Boards
- Coverage options that may include:
  - Separate D&O/EPL/ Other Coverage Limits
  - Additional Side A Coverage
  - Punitive Damages
  - Separate Defense Only Limits
  - Crime
  - Fiduciary
  - Failure to Educate

Technology Professional:

- All classes of Software Consulting and Design
- Coverage options that may include:
  - Defense in Addition to the Limits
  - Unauthorized Access
  - Virus Liability
  - Intellectual Property issues such as Copyright/Trademark

Employment Practices Liability:

- All classes of business including retail, industrial and service
- Coverage options can include third party liability as well as sublimit exposure for FLSA (Fair Labor Standards Act) and defense expenses in addition to the limits

Please call or email Julie Arsuaga for Applications/Questions.

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