

# AmTrust E&S Pro - Miscellaneous E&O

Businesses of all sizes face potential risk exposures as client expectations increase and lawsuits become more common. AmTrust E&S Pro Miscellaneous Professional Liability provides protection for a broad spectrum of non-medical professionals considered harder-to-place risks due to coverage needs, claims history, business class or nature of professional services offered. Our coverage is tailored to meet the needs of each Insured, and our experienced underwriting team will work to provide the right solution for each risk.



**Solutions-driven  
Underwriting**  
for harder to place opportunities



**Targeted Classes**  
outside of admitted market



**In-house Claims**  
handled by dedicated team  
of attorneys

312.416.9339

[www.amtrustes.com](http://www.amtrustes.com)

[prosubmissions@amtrustes.com](mailto:prosubmissions@amtrustes.com)

The AmTrust E&S Pro MPL product offers protection for a wide range of service providers, including licensed professionals, higher hazard areas and unique, one-of-a-kind E&O exposures. Our targeted classifications are classes of business we feel set us apart in the industry, and we offer competitive options for some harder-to-place classes. Our underwriters are experts in these classes, tailoring coverage to fit their needs while providing solutions for the specific risks they face.

## Targeted Classes of Business

Includes, but not limited to:

- Analytical Testing Labs
- Associations – Professional and Trade
- Benefit Plan Administrators
- Claim Adjustors – Public
- Executive Recruiters
- Franchisors
- Hard to Place Consultants
  - Logistics
  - Management
  - Mergers & Acquisitions
  - Regulatory
  - Research & Development
  - Supply Chain
- Staffing Firms
- Third-Party Administrators
- Trustee

## Coverage Highlights

- Non-admitted product with broad coverage tailored for each individual risk
- 90-day automatic reporting provision
- Most Favorable Venue wording for punitive damages
- Disciplinary Proceedings Coverage
- Subpoena Coverage
- Infringement of intellectual property rights
- Broad definition of Insured Person
- Broad definition of Professional Services with the ability to manuscript further to the needs of the Insured
- Full Prior-Acts Coverage on qualified risks
- Worldwide coverage for claims brought in the U.S.

## Optional Coverages

- Mutual Selection of Defense Counsel option
- Additional Defense Limit of Liability option
- Sublimited Contingent BI/PD coverage

## Policy Limits / Capacity

- \$5 million offered on a primary or excess basis



## Attachment & Premium Thresholds

- SIRs starting at \$5,000
- Premiums vary by class, generally starting at \$5,000
- Minimum annual revenues of \$250,000 or greater

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Our products are approved in 50 states and sold exclusively through a select number of appointed Excess and Surplus Lines Wholesale Brokers.

### Tim Barrett

VP - Professional Lines

312.416.9339 | [prosubmissions@amtrustes.com](mailto:prosubmissions@amtrustes.com)

[www.amtrustes.com](http://www.amtrustes.com)

**312.416.9339**  
**[www.amtrustes.com](http://www.amtrustes.com)**  
**[prosubmissions@amtrustes.com](mailto:prosubmissions@amtrustes.com)**