



Misc. E&O is for professionals who provide services for a fee to clients/third parties.

Miscellaneous E&O insurance provides coverage for damages and defense costs arising from a wrongful act in the performance of or failure to perform insured services (professional duties).

Anyone can make a mistake; fail to complete a transaction, miss a deadline, or simply make a bookkeeping error. For this reason, even the most conscientious professionals and companies become defendants in expensive and protracted legal battles. As a professional in the service industry, you have E&O exposure and need to protect your assets.

Product Highlights

- ▲ **LIMITS UP TO:**
\$5,000,000 each claim/\$5,000,000 aggregate
- ▲ **Minimum Premium: \$1,000**
- ▲ **Minimum Retention: \$1,000**
- ▲ **NetGuard® Plus Cyber Liability Sublimit included**
- ▲ **First Dollar Defense is available**
- ▲ **Defense Outside the Limits: Up to \$1,000,000**
- ▲ **Separate Defense limit**
- ▲ **Contingent BI/PD Coverage available for select classes**
- ▲ **Policy form provides personal and advertising injury coverage**
- ▲ **Regulatory exposures coverage available**
- ▲ **Prior acts coverage available**
- ▲ **Claims-made policy**
- ▲ **GL Coverage is available for select classes**

For more information, contact:

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NAS offers unique E&O programs with a variety of enhancements for select classes of business. We use a simplified application/binding process. Each program includes the NetGuard® Plus Cyber Liability Enhancement for no additional premium.

Eligible Classes include, but not limited to:

- ▲ Medical Billers
- ▲ Property Managers
- ▲ Answering Services
- ▲ Tutors
- ▲ Advertising Agencies
- ▲ Insurance Agencies
- ▲ PR Firms
- ▲ Event Planning
- ▲ Consulting
- ▲ Call Centers
- ▲ Bookkeepers and Tax Prep Services
- ▲ Employment Agencies

Ineligible Classes:

- ▲ CPAs
- ▲ Lawyers
- ▲ Real estate sales
- ▲ Collection agents
- ▲ Home inspectors