



JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M



TRAINERS

WHO IS THIS PRODUCT FOR?

THOSE PROVIDING TRAINING SERVICES TO THIRD PARTIES FOR A FEE

120+ Sub Classes
Including But Not Limited To ...

Tutors / Home Tutors

Executive Coaches

Crane Training

First Response Training

Horse Training

Career Coaches

Lecturers

Sales Coaches

Forklift Training

Language Coaches

Fire Hazard Training

Food Safety Training

Interview Coaches

Media Training

Music Teachers

Speech Coaches

Maximum Revenue \$5M
Minimum Premium (\$1M/\$1M PL Limit) \$500
Products Available & Limits Up To Monoline Professional Liability
- Up to \$1M / \$2M Limits

General Liability*
- Up to \$1M / \$2M Limits
- Separate head of cover
- Occurrence ISO form

Hired & Non-Owned Auto*
- \$250 K / \$25K Limits
- Sublimit of the GL

Cyber*
- \$250K 3rd Party, \$25 K 1st Party
- Separate head of cover
* Sub-class dependent

Deductible \$0 As Standard
Worldwide Coverage As Standard
Defense Outside the Limit Available
Full Prior Acts Available
2-Way Extended Reporting Period As Standard
Auto Additional Insureds(PL) As Standard Where Required
Independent Contractors Coverage As Standard
Hammer Clause 50 / 50
Contingent BI/PD \$250,000
Unintentional Copyright/Trademark Infringement \$250,000
Social Engineering Fraud \$25,000
Disciplinary Proceedings \$25,000
Subpoena Expenses \$5,000
Defendant's Reimbursement \$5,000
Joint Venture Proceedings Included at Full Limit
Punitive Damages (Where Insurable) Included at Full Limit
Criminal Acts Until Final Adjudication Included at Full Limit
Personal & Advertising Injury Included at Full Limit Within GL Policy
Business Personal Property \$5,000