



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