



JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M



OTHER SERVICE PROVIDERS

WHO IS THIS PRODUCT FOR?

MISCELLANEOUS PROFESSIONAL SERVICE PROVIDERS THAT DO NOT FIT INTO ANY OTHER PROFESSIONAL LIABILITY CATEGORY

<p>240+ Sub Classes Including But Not Limited To ...</p> <p>Adjusters</p> <p>Expert Witnesses</p> <p>Event Planners</p> <p>Answering Services</p> <p>Third Party Administrators</p> <p>Wedding Planners</p> <p>Billing Services</p> <p>Alarm Monitoring Services</p> <p>Forensic Accountants</p> <p>Translators & Interpreters</p> <p>Payroll Services</p> <p>Bookkeepers</p> <p>Auctioneers</p> <p>Tax Preparers</p> <p>Freight Forwarders</p> <p>Photographers</p> <p>Mortgage Field Agents</p> <p>Funeral Directors</p> <p>Certification Services</p> <p>Private Investigators</p> <p>Proof Readers</p> <p>Town Planners</p>	<p>Maximum Revenue \$2M</p> <p>Minimum Premium (\$1M/\$1M PL Limit) \$1,000</p> <p>Products Available & Limits Up To Monoline Professional Liability - Up to \$1M / \$2M Limits</p> <p style="text-align: right;">General Liability*</p> <p style="text-align: right;">- Up to \$1M / \$2M Limits</p> <p style="text-align: right;">- Separate head of cover</p> <p style="text-align: right;">- Occurrence ISO form</p> <p style="text-align: right;">Hired & Non-Owned Auto*</p> <p style="text-align: right;">- \$250 K / \$25K Limits</p> <p style="text-align: right;">- Sublimit of the GL</p> <p style="text-align: right;">Cyber</p> <p style="text-align: right;">- \$250K 3rd Party, \$25K 1st Party</p> <p style="text-align: right;">- Separate head of cover</p> <p style="text-align: right;">* Sub-class dependent</p> <p>Deductible \$0 As Standard</p> <p>Worldwide Coverage As Standard</p> <p>Defense Outside the Limit Available</p> <p>Full Prior Acts Available</p> <p>2-Way Extended Reporting Period As Standard</p> <p>Auto Additional Insureds(PL) As Standard Where Required</p> <p>Independent Contractors Coverage As Standard</p> <p>Hammer Clause 50 / 50</p> <p>Contingent BI/PD \$250,000</p> <p>Unintentional Copyright/Trademark Infringement \$250,000</p> <p>Social Engineering Fraud \$25,000</p> <p>Disciplinary Proceedings \$25,000</p> <p>Subpoena Expenses \$5,000</p> <p>Defendant's Reimbursement \$5,000</p> <p>Joint Venture Proceedings Included at Full Limit</p> <p>Punitive Damages (Where Insurable) Included at Full Limit</p> <p>Criminal Acts Until Final Adjudication Included at Full Limit</p> <p>Personal & Advertising Injury Included at Full Limit Within GL Policy</p> <p>Business Personal Property \$5,000</p>
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