



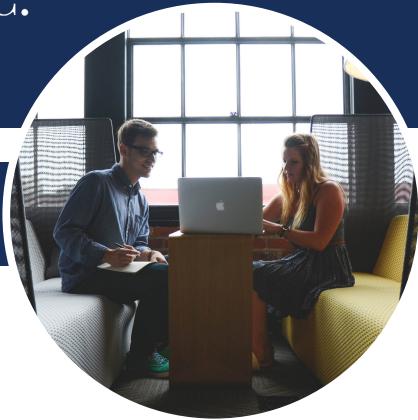
JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M

## CONSULTANTS

### WHO IS THIS PRODUCT FOR?

THOSE PROVIDING SPECIALIST ADVICE TO A THIRD PARTY FOR A FEE.



600+ Consultant Sub Classes  
Including But Not Limited To ...

Management  
IT  
Environmental  
Career  
Human Resources  
Regulatory  
Political  
Quality Control  
Art  
Procurement  
Public Relations  
Energy  
Agricultural  
Marketing  
Technology  
Safety  
Governmental  
Food  
Transport  
Social Media  
Forestry  
Antique

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 - Occurrence ISO form
	Hired & Non-Owned Auto - \$250 K / \$250 K Limits - Sub-limit of the GL
	Cyber - \$250K 3rd Party, \$25K 1st Party - Separate head of cover
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
Business Personal Property .....	\$5,000