



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