



JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M

LEGAL

WHO IS THIS PRODUCT FOR?

MISCELLANEOUS LEGAL PROFESSIONS... THOSE PROVIDING SERVICES RELATED TO THE LEGAL PROFESSION TO THIRD PARTIES FOR A FEE



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

Notaries

Paralegals

Court Clerks

Consumer Advocates

Law Clerks

Arbitrators

Mediators

Court Reporters

Judge Review Services

Maximum Revenue	\$2M
Minimum Premium (\$1M/\$1M PL Limit)	\$1,000
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, \$25K 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