



JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M

## INTERMEDIARIES

### WHO IS THIS PRODUCT FOR?

THOSE ACTING AS AN INTERMEDIARY BETWEEN THIRD PARTIES



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

Travel Agents

Permanent Placement Agents

Temporary Placement Agents

Wine Brokers

Recruiters

Model Agencies

Truck Brokers

Customs Brokers

Ticket Agents

Yacht Brokers

Livestock Agents

Loan Document Processors

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
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