



## JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M

### INSPECTORS & TESTERS



#### WHO IS THIS PRODUCT FOR?

INSPECTORS OR TESTERS... THOSE PERFORMING SOME FORM OF INSPECTION OR TESTING SERVICE FOR THIRD PARTIES FOR A FEE

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

Home Inspectors  
Septic Tank Inspectors  
Safety Auditors  
Energy Assessors  
Leak Detection Services  
Security Auditors  
Chimney Inspectors  
Public Health Inspectors  
Auto Safety Inspectors  
Building Code Inspectors  
Testing Labs  
Pool Inspections  
Water Quality Analysis  
Electrical Testing  
Cargo Inspectors  
Environmental Sampling  
Education Inspectors  
Insect Inspectors

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 / \$250 K 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
Existence of Asbestos, Mold, Radon, Termites, Lead Paint.....	\$250,000
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