



# Miscellaneous PROtect<sup>SM</sup>

## Professional Liability Insurance

Argo Pro's Miscellaneous PROtect policy provides protection to professionals and their staff, addressing exposures associated with the performance of their business.

### KEY COVERAGE HIGHLIGHTS

- Protection for claims arising from:
  - Professional liability with customized definition of professional services
  - Affirmative third-party cyber liability relating to professional services (including social engineering incidents)
- Coverage for the following supplemental payments:
  - Crisis management expenses
  - Disciplinary proceedings
  - Subpoena assistance
- Coverage includes "appearance at proceedings"
- Non-practicing extended regulatory period and/or death and disability extended regulatory period
- Waiver of subrogation rights when insured agrees to prospectively waive via written contract
- Claims provision allows for choice of counsel, with insurer's consent
- Up to \$25,000 deductible credit for voluntary mediation
- Automatic coverage for acquisitions of entities whose revenues are less than 50% of the named insured's revenues
- Wrongful act includes "personal injury offense"
- Final adjudication required for fraud claims
- Punitive and exemplary damages covered, where insurable
- Definition of insured includes any employee, independent contractors, interns, volunteers, estate, heirs, executives, spouses and domestic partners

### TARGET RISKS

Argo Pro can write for companies of all sizes, ranging from sole proprietorships to large companies.

Some risks for consideration:

- Advertising services
- Appraisers
- Auctioneers
- Business brokers
- Claim adjusters
- Collection agents
- Employment agents
- Management consultants
- Medical billers
- Mortgage brokers
- Payroll processing
- Printers
- Property managers
- Public relations services
- Real estate agents/brokers
- Referral services
- Talent agents
- Third-party administrators
- Title agents/abstractors
- Travel agents/tour operators
- Translators

To learn more, please visit [argolimited.com/argo-pro/product/miscellaneous-protect](https://argolimited.com/argo-pro/product/miscellaneous-protect).

#### KEY POINTS

- Maximum capacity: \$5 million
- Minimum deductible: \$2,000
- Minimum premium: \$2,000

#### KEY CONTACTS

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Coverage is always subject to all of a policy's terms and conditions. This is a summary of certain key aspects of coverage. Review the policy form for complete terms and conditions. Products are underwritten by U.S. insurers that are members of Argo Group. Some products are only available through an authorized surplus lines insurer.