

Architects & Engineers

Associations

Contractors

Corporate Counsel

Cyber

Insurance Agents & Brokers

Landscape Architects

Managed Care Organizations

Miscellaneous

Public Officials

School Leaders

Technology

# PROFESSIONAL LIABILITY



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Valued partner,

At CorRisk, your small and middle market (SME) business is important to us. The CorRisk experience is geared toward giving you direct access to a highly efficient and professional underwriting platform, while offering you best in class products with a "can do" approach.

At CorRisk, you come first. Try us!

On behalf of all of our valued employees, thank you for your business.

*Dawn D'Onofrio  
President & CEO*

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Please send submissions to:

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## CONTRACTORS E & O

Acoustical | Audio/Visual | Drywall | Electrical | Exhibit  
Fire Sprinkler | Flooring | Highway/Paving | Kitchen/Bath  
Landscape | Stucco/Masonry | Mechanical/Plumbing/HVAC  
Painting | Signage | Telecommunications/Cabling | Utility  
Wastewater/Sewer | Well-Drilling: Water

- Paper: Non-Admitted
- Revenue: Up to \$10M
- MP: \$2,500
- Min Retention: \$5,000

## CONTRACTORS HITLIST

RISK DESCRIPTION	LIMITS	DEDUCTIBLE	PREMIUM
Plumbing Contractor	\$1M/\$1M	\$10,000	\$6,400
Masonry Restoration Contractor	\$1M/\$1M	\$50,000	\$15,700
Communications Contractor	\$1M/\$1M	\$10,000	\$6,000
Mechanical & Electrical Contractor	\$1M/\$1M	\$15,000	\$2,500
Electrical Contractor	\$2M/\$2M	\$15,000	\$3,500
Drywall/Painting Contractor	\$2M/\$2M	\$5,000	\$3,500

### MISCELLANEOUS | PRIMARY & XS

Consultants | Graphic Designers | Interior Design Firms  
Lighting Design Firms | Trustee(s) (including, but not limited to) Bankruptcy Trustees | Advertising Agencies | PR Firms  
Fundraiser | Telemarketing Firms | Call Centers | Staffing Firms, etc.

- Paper: Admitted and Non-Admitted
- Limits: Up to \$5M (Primary or XS)
- MP: \$1,500
- First Dollar Defense
- Personal Injury Included / Broad Form Personal Injury
- Contingent BI/PD

### INSURANCE AGENTS & BROKERS | PRIMARY & XS

Wholesale Brokerage Firms | Retail Agents | Life & Health Agents

- Paper: Non-Admitted
- Limits: Up to \$5M (Primary or XS)
- MP: \$1,600
- Deductible: \$2,500
- First Dollar Defense
- Defense Outside the Limit

### ASSOCIATIONS | NON-ADMITTED

Non-renewed or Non-Standard: POA/COA/HOA | Country Clubs & Residential Coops | Labor Unions | PACS | Professional Associations to including lobbying activities or PAC subsidiaries

- Paper: Non-Admitted
- Coverage: E&O, D&O, EPLI
- Limits: Up to \$3M
- MP: \$6,500
- Min Retention: \$1,500
- (See page 11 for our admitted product)

### MISCELLANEOUS HITLIST

RISK DESCRIPTION	LIMITS	DEDUCTIBLE	PREMIUM
Infrared Camera Inspection Services	\$1M	\$2,000	\$2,500
BioPharma Research & Development	\$1M	\$5,000	\$3,000
Management Consulting for High-Profile Restaurants	\$500,000	\$2,500	\$2,300
Energy Consulting/Training/Testing/Evaluation	\$3M	\$50,000	\$20,000

### INSURANCE AGENTS & BROKERS HITLIST

RISK DESCRIPTION	LIMITS	DEDUCTIBLE	PREMIUM
Commercial Livestock Mortality Agent (incl'd Outside Defense)	\$1M/\$2M	\$5,000	\$5,300
Startup Commercial Property MGA	\$1M/\$1M	\$5,000	\$10,000
Small Personal Lines Agency	\$1M/\$1M	\$2,500	\$1,850
Life & Health Agency	\$1M/\$1M	\$5,000	\$2,900

### ASSOCIATIONS NON-ADMITTED HITLIST

RISK DESCRIPTION	LIMITS	DEDUCTIBLE	PREMIUM
Residential HOA with Club membership and \$100K+ claims paid	\$1M	\$75,000	\$13,250
Master Association for Large Development Consisting of Commercial Retail, Hotel, Condos and Garage	\$1M	\$15,000	\$7,300
Timeshare COA requiring EPLI	\$1M	\$15,000/\$25,000	\$6,500
National Labor Union Chapter with Apprenticeship Program	\$2M	\$25,000	\$10,400
State Trade Associate with a PAC subsidiary	\$2M	\$35,000	\$17,000



### TECHNOLOGY, MISCELLANEOUS & CYBER

Coverage for small business technology companies.

- Paper: Admitted and Non-Admitted
- Limits: Up to \$5M
- Revenues: Up to \$25M

Coverage Options:

- Third Party
- First Party
- Network Interruption
- System Failure

### CORPORATE COUNSEL

Available for any company that employs legal staff and lawyers for corporate matters.

- Paper: Admitted
- Limit: Up to \$5M
- Revenues: Up to \$1B
- Industry leading, comprehensive coverage form
- Pro-Bono and Moonlighting coverage

### MANAGED CARE ORGANIZATIONS

For small business MCO's including financial, management and insurance services; including development and marketing of such services with HMOs and HSOs for enrollees and PPOs, PHOs, IPAs for Physicians.

- Paper: Non-Admitted
- Limits: Up to \$5M
- Revenues: Up to \$25M
- Vicarious liability for services provided by the network providers
- Failure to maintain the confidentiality of medical information

### TECH, MPL, & CYBER HITLIST

RISK DESCRIPTION	LIMITS	DEDUCTIBLE	PREMIUM
MPL/Tech/Cyber for Supply Chain Data Warehousing	\$3M	\$25,000	\$27,600
Tech/Cyber for TV Graphics, Data Feeds & Software Development	\$5M	\$25,000	\$16,500
Tech/Cyber for Custom Software Design	\$1M	\$5,000	\$2,600
MPL for Energy Industry Consultant	\$1M	\$5,000	\$4,950

### CORPORATE COUNSEL HITLIST

*\*Non-Indemnifiable Loss/All Other Damages & Defense Costs*

RISK DESCRIPTION	STATE	LIMITS	DEDUCTIBLE*	PREMIUM
Commercial Real Estate Developer/Manager	IL	\$1M/\$1M	\$0/\$10,000	\$7,800
Retail Merchandising Company	NY	\$5M/\$5M	\$0/\$25,000	\$10,600
Public Benefit Plan Administrator	NH	\$3M/\$3M	\$0/\$25,000	\$12,300
Worker's Compensation Services Company	WA	\$1M/\$1M	\$2500/\$2500	\$2,900
Non-Profit Advocacy Group	NY	\$1M/\$1M	\$0/\$25,000	\$3,200

### MANAGED CARE ORGANIZATIONS HITLIST

RISK DESCRIPTION	LIMITS	SIR	PREMIUM
Health Care Plan/Pension Administrator	\$1M/\$1M	\$25,000	\$9,900
For Profit PPO with large claim	\$1M/\$3M	\$50,000	\$32,500
Utilization Review Organization	\$1M/\$3M	\$10,000	\$7,250
Health Management Organization/PPO	\$1M/\$1M	\$10,000	\$5,500
Start-Up MSO/Network Management Org.	\$1M/\$3M	\$15,000	\$12,000



### ARCHITECTS & ENGINEERS | ADMITTED

Architecture | Engineering | Machine & Equipment Design  
 Product Design | Non-Destructive Testing | Design & Build  
 Custom Design & Manufacture | Specialty Contracting  
 Automation & Controls | Process | Land Surveying  
 Interior Design | Drafting & CAD | Expert Witness & Forensics  
 Laboratory Testing Construction Management  
 Hydrology & Geology | Technical Consultants & Inspectors

#### Sales Companies with Ancillary Design exposure

- Paper: Admitted
- Limits: Up to \$5M
- MP: \$1,250 per \$1M
- Project & Client Specific Coverage available
- Technology/ Media Coverage
- Contractor's Pollution Coverage
- No Mold or Asbestos Exclusion
- 50/50 Settlement Provision
- Contract Review and Risk Management services
- Network Security & Privacy Coverage

### ARCHITECTS & ENGINEERS | NON-ADMITTED | PRIMARY & XS

Design-Build & Design-Manufacture | Machinery/Equipment  
 Design) Architects & Engineers – Acoustical, Chemical, Civil,  
 Communications, Electrical, Environmental, Fire Protection,  
 HVAC, Landscape, Mechanical, Process, Structural,  
 Geotechnical | Land Surveyors | Interior Design, Non-Destructive  
 Testing | Expert Witness/Forensic | Laboratory Testing  
 Construction Management Product Design | Construction  
 Inspection System Integrators | Crane Inspection

- Paper: Non-Admitted
- Limits: Up to \$3M
- MP: \$3,500 per \$1M limit (tiered by class)
- Min Retention: \$2,500 (tiered by class)
- Project & Client Specific Coverage available

### ARCHITECTS & ENGINEERS ADMITTED HITLIST

RISK DESCRIPTION	ST	LIMITS	DEDUCTIBLE	PREMIUM
Construction Management	MA	\$1M/\$1M	\$2,500	\$2,900
Civil Engineer	NY	\$1M/\$1M	\$5,000	\$2,600
Civil / Feasibility	VA	\$1M/\$2M	\$2,500	\$2,500
Environmental Consultant	VA	\$1M/\$2M	\$2,500	\$1,650
Architect	NJ	\$2M/\$2M	\$2,500	\$2,100
HVAC Engineer	NJ	\$1M/\$1M	\$5,000	\$2,300
Interior Designer	CT	\$1M/\$1M	\$2,500	\$1,850
Land Surveyor	NE	\$3M/\$3M	\$5,000	\$7,400
Forensic Engineer	WA	\$2M/\$2M	\$5,000	\$4,100
Landscape Architect	TX	\$1M/\$1M	\$2,500	\$1,250

### ARCHITECTS & ENGINEERS NON-ADMITTED HITLIST

RISK DESCRIPTION	ST	LIMITS	DEDUCTIBLE	PREMIUM
Traffic Engineer	MO	\$1M	\$5,000	\$7,100
Agency-at-Risk Construction Management	IL	\$2M	\$10,000	\$49,900
Construction Management - Interiors	CA	\$3M	\$10M	\$13,100
Consumer Product Design	IL	\$1M	\$5,000	\$4,900
Electrical Engineer	FL	\$3M	\$10,000	\$12,000
Civil Engineer	PA	\$1M	\$5,000	\$8,420
Architect	NY	\$2M	\$10,000	\$36,100
Structural Engineer – Truss Design	FL	\$1M	\$50,000	\$23,400
Project Management	NH	\$1M	\$5,000	\$5,775

### SCHOOL LEADERS, PUBLIC OFFICIALS, & ASSOCIATIONS

- Paper: Admitted
- Limits: Up to \$5M
- Revenues: Up to \$25M
- Coverage: E&O, D&O and EPL

### ASSOCIATIONS | ADMITTED

Non-Profit Professional Associations | Non-for-Profit Associations  
Trade Associations

Coverage features include:

- Infringement of copyright or trademark, or unauthorized use of title; plagiarism, piracy or misappropriation of ideas

### SCHOOL LEADERS

Non-Profit Public & Private K-12 | Co-Ops | Charters

Coverage features include:

- Full Prior Acts

### PUBLIC OFFICIALS

Special Districts | Turnpike Authorities | Housing Authorities |  
Port Authorities | Transit Authorities

Coverage features include:

- Full Prior Acts

### ASSOCIATIONS ADMITTED HITLIST

RISK DESCRIPTION	ST	LIMITS	DEDUCTIBLE	PREMIUM
Commercial Real Estate Association	CA	\$1M	\$5K/\$25L EPL	\$3,900
Healthcare Credentialing Services	IL	\$5M	\$25,000	\$30,700
Code Enforcement Officers Association	CA	\$1M	\$5,000	\$1,800

### SCHOOL LEADERS HITLIST

RISK DESCRIPTION	ST	LIMITS	DEDUCTIBLE	PREMIUM
Established Public Charter School 200+ Students	TX	\$1M	\$10,000	\$7,000
Startup Private High School with 50+	FL	\$1M	\$10,000	\$7,000
Established Pubic Elementary 300+	OH	\$1M	\$5,000	\$5,300

### PUBLIC OFFICIALS HITLIST

RISK DESCRIPTION	LIMITS	DEDUCTIBLE	PREMIUM
Housing Authority	\$1M	\$25K/\$25K	\$8,000
Rural Rail Transportation District	\$1M	\$5,000	\$1,620
Airport Authority	\$3M	\$15K/\$25K	\$18,600



# PROFESSIONAL LIABILITY

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an appointment, contact:

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