

COMMERCIAL RISK SERVICES

ACE ADVANTAGE<sup>®</sup>

# MISCELLANEOUS PROFESSIONAL LIABILITY POLICY

The ACE Advantage<sup>®</sup> Miscellaneous Professional Liability Policy provides reliable protection to a broad range of professionals to help meet the challenges of today's litigious environment.

Backed by ACE's financial stability, ACE Commercial Risk Services<sup>®</sup> provides the most up-to-date coverage available in the small business marketplace.

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## Target Risks

Our typical clients include businesses with annual revenues up to \$20 million including, but not limited to:

- Business Consultants
- Human Resource Consultants
- Trustees
- Temporary Staffing
- Claim Adjusters
- Franchisers
- Financial Consultants

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## Coverages

- Definition of "Claim" includes written demands, civil proceedings, civil and regulatory investigations and disciplinary proceedings (sub-limited)
- Punitive & exemplary damage coverage
- Definition of "Wrongful Act" includes "Personal Injury Offenses"
- "Insured" includes independent contractors



insured.™

## The ACE Commercial Risk Services Difference

**Professional Claims Staff:** Our internal claims staff averages 10+ years of experience and is dedicated to serving our insureds.

**Financial Strength:** ACE's U.S. underwriting companies consistently receive among the highest ratings for financial strength from the industry's principal agencies.

**International Network with Local Expertise:** Access to the product expertise and global reach of the ACE Group of Companies.

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### Additional Facts

- Up to \$5 million in Limits
- No Minimum Premium
- Competitive coverage terms and services
- A+ (Superior) rating by A.M. Best and AA- (Very Strong) by Standard & Poor's

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### Restricted Classes

- Medical Professionals & Laboratories
- Certified Public Accountants
- Architects & Engineers
- Home Inspectors
- Title Agents
- Commercial Real Estate Appraisers
- Insurance Agents
- Debt Collectors

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### Why ACE?

ACE has the expertise and financial stability to entertain the most complex risks.

**Send submissions to:** [ACEpro@acegroup.com](mailto:ACEpro@acegroup.com)

## CONTACT US

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The above is a product summary only and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If a policy is issued, please see the policy for actual terms, conditions and exclusions. Insurance is provided by Westchester Fire Insurance Company, Philadelphia, PA or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines brokers.

ACE Commercial Risk Services is a division within the ACE Group that is dedicated to providing specialty insurance products that offer solutions for small business insurance needs in North America. ACE Commercial Risk Services offers its products through retail agents and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information can be found at [www.acecrs.com](http://www.acecrs.com)

