

Miscellaneous Professional Liability

**Protect small businesses that  
provide professional services**



A Munich Re company



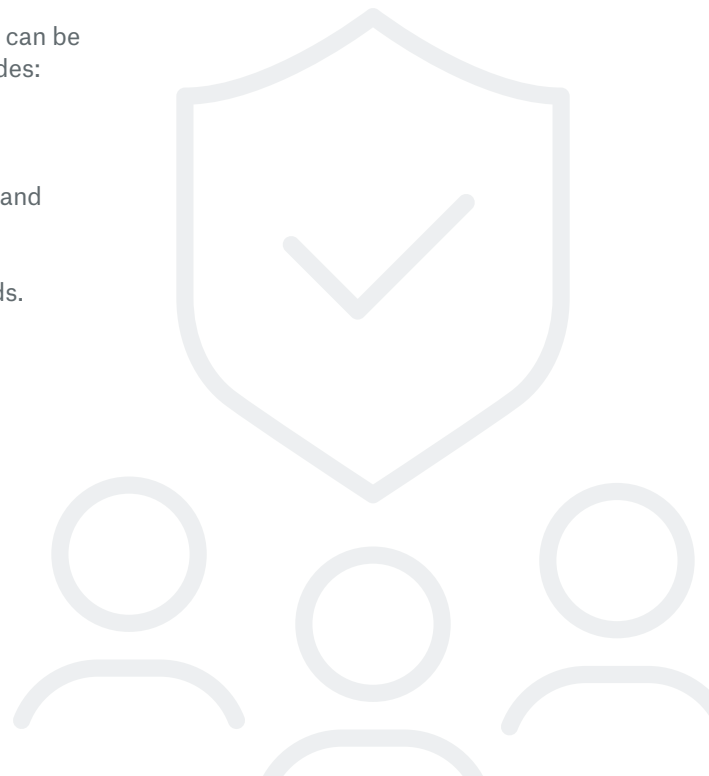
## MPL protects your small business from claims arising out of professional services provided

In the increasingly competitive and litigious environment, all businesses that provide services to clients are exposed to professional liability claims. Unsatisfied clients may file lawsuits alleging negligence, misrepresentation, or errors if they feel the service performance falls short of their expectations. Businesses must respond and the defense costs alone can be financially damaging, especially to small businesses.

### Easy, affordable protection

HSB offers a robust Miscellaneous Professional Liability (MPL) policy that can be easily integrated into the small business policies of other insurers. It includes:

- Expanded eligibility to 100+ classes.
- One MPL base form for all eligible classes.
- Premium determination based simply on professional services provided and annual revenues.
- Rate and filing support from HSB.
- A customized implementation process tailored to a client's specific needs.
- Guidance from HSB throughout process implementation and beyond.
- Dedicated MPL Annual Aggregate Limit.
- Prior acts coverage.



# Coverage highlights

## Eligibility

HSB's MPL coverage is available to over 100 eligible classes. It can be written:

- Through the Portfolio Program, designed for eligible professional service providers with up to \$2.5 million in annual revenues.
- Through the Referral Program, designed for eligible professional services providers with annual revenues between \$2.5 million and \$5 million.

## Coverage

Coverage is written on a claims-made and reported in most states defense-within-limits, duty-to-defend basis. It covers liability and defense costs from claims that allege errors or omissions, negligence, misstatements, or misleading statements in performing, or failing to perform, professional services for others for a fee.

## Limits of liability

- Annual Aggregate Limit of Liability options between \$10,000 and \$1 million.
- Higher limits may be considered by HSB upon request.

## Deductibles

Per claim deductibles include options available ranging from \$0 to \$25,000.

## Claims service

- Claims are fully managed by HSB's experienced claim specialists.
- Defense is provided by specialty law firms.

## Exclusions

Classes not listed in the HSB eligible list of classes are excluded. Those include, but are not limited to:

- Medical service providers
- Mortgage brokers
- Appraisers
- Accountants
- Computer programmers
- Software developers
- Technology consultants
- Architects
- Engineers
- Law firms

## Other conditions

No separate applications are required for portfolio business subject to favorable responses to eligibility questions. MPL coverage must be attached as an endorsement or coverage part to an underlying policy.

## More benefits of HSB's MPL solution

HSB's MPL coverage offers other benefits, including:

- An innovative approach that eliminates the individual account underwriting application process on a portfolio program.
- Reinsurance from HSB for 100% of MPL exposure.
- Protection for agents for E&O exposures.
- Training by HSB for agents, underwriting, and claims personnel.
- Comprehensive marketing and communications support.

## Contact us

Please visit [HSB MPL](#) to learn more about HSB's MPL solution.

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This is a summary of coverages. For all coverages, terms, conditions, and exclusions, refer to the actual insurance policy.

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