

# Miscellaneous Professional Liability

Modern protection for modern businesses

The professional services sector has grown three times faster than overall employment in the last decade. These modern businesses come in all shapes and sizes, and many face increased exposure related to providing professional services. At-Bay combines world-class technology with industry-leading insurance expertise to help modern businesses meet risk head on.

Instant quotes for up to

**\$2M in limits,  
\$50M in revenue**

across 90+ diverse business classes.

## Coverage Highlights

- Claims-Made and Reported Coverage
- Duty to Defend Contract
- Tailored Definition of Professional Services
- Automatic Coverage for Acquired Subsidiaries
- Punitive Damages
- Coverage for Independent Contractors
- Personal Injury, Including Emotional Distress
- 80/20 Hammer Clause

## Additional Coverages & Supplementary Payments

- Contingent Bodily Injury and Property Damage
- Pollution
- Sexual Abuse
- Copyright and Trademark Infringement
- Disciplinary Proceeding
- Loss of Earnings and Expense Reimbursement
- Public Relations Expenses
- Subpoena and Record Request Assistance
- Pre-claim Assistance Expenses