



ACE Commercial Risk Services®

Miscellaneous Professional Liability



Product Description	<ul style="list-style-type: none"> • ACE Advantage® Miscellaneous Professional Liability Policy • Provides reliable protection to a broad range of professionals to help meet the challenges of today's litigious environment
Minimums	<ul style="list-style-type: none"> • None
Limits	<ul style="list-style-type: none"> • Up to \$5 million
Typical Client Profile	<p>Annual revenues less than \$5 million:</p> <ul style="list-style-type: none"> • Business Consultants • Human Resource Consultants • TPA's Trustees • Temporary Staffing • Real Estate Agents • Claim Adjusters • Construction Managers • Property Managers • Home Inspectors
Restricted Classes or Industries	<ul style="list-style-type: none"> • Medical Professionals and Laboratories • Accountants • Architects & Engineers • Title Agents • Commercial Real Estate Appraisers
Key Advantages	<ul style="list-style-type: none"> • Strong financials to protect your clients' liability exposures - with ratings of A+ (Superior) from A.M. Best and A+ (Strong) from Standard & Poor's • Admitted and non-admitted capability • 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 • Unmatched, professional claims team • Superior underwriting talent • Superior customer service • Member of the global network of ACE Group of Companies

Express on-line tool available now!

The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by Westchester Fire Insurance Company, New York, NY, ACE American Insurance Company, Philadelphia, PA, or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. Surplus lines insurance sold only through licensed surplus lines producers. All products may not be available in all jurisdictions. ACE Westchester is the U.S.-based wholesale focused excess and surplus property and casualty operations of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). The ACE Group of Companies provides insurance and insurance for a diverse group of clients around the world. Additional information can be found at www.acewestchester.com.