

# AXIS<sup>®</sup> PRO Miscellaneous Professional Liability Express

America's E&O Authority<sup>®</sup>

MPL Express, exclusively available from AXIS<sup>®</sup> PRO, is a unique, easy-to-use, online underwriting platform providing instantaneous quotes that can be bound with the touch of a button.

Traditional MPL business can also be uploaded with this portal, but will be paid existing commissions. Coverage is written by a member company of the AXIS group of insurance companies, rated "A+" (Strong) by Standard & Poor's and "A" (Excellent) XV by A.M. Best.

## Coverage Highlights

- Definition of professional services (see reverse)
- Coverage for personal injury exposures
- Bi-lateral extended reporting feature
- Automatic subsidiary coverage (including newly created or acquired entities)
- Coverage for negligent discrimination in the conduct of professional services and a carveback that provides a defense for claims of intentional harassment, misconduct or discrimination until final adjudication
- User-friendly claims-made form
- Up to \$3,000,000 policy limit capacity
- \$750 minimum premium for a limit of \$1,000,000
- \$600 minimum premium for a limit of \$500,000
- \$500 minimum retention
- Coverage for punitive damages with most favorable venue provisions where allowed by law
- Favorable consent to settle clause giving insured more control over settlement
- Coverage for innocent insureds for conduct of "rogue employees"
- Worldwide coverage

## Optional Coverages

- Split limits for each wrongful act/total limit of insurance
- Contingent PD and contingent BI/PD for selected classes
- Prior acts coverage
- Copyright infringement for selected classes

## Quotation Requirements

- Completed AXIS PRO MPL online application

## Availability

Available in all 50 states and DC on a surplus lines basis, except NJ (admitted).



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## Miscellaneous E&O Classes Insured

The following is a list of business classes currently written under AXIS® PRO's MPL Express Program.

### Professional/Services Firms

- **Adjusters**
  - Automobile damage appraiser services for others
  - Claims adjusting services for others
- **Archeologists**
  - Archaeological/Historical Preservation consulting services for others
- **Answering Service**
  - Answering Services and Paging Services for others
- **Audio/Video**
  - Audio/Video consulting services for others
- **Bookkeeper/Record Keeping**
  - Bookkeeping and Record Keeping services for others
- **Billing Services**
  - Billing Services for others
- **Call Center**
  - Inbound, outbound and customer service call center services for others
- **Consultants**
  - Accident reconstruction services for others
  - Coaching services for others
  - Conservation Management services for others
  - Ergonomic consultant services for others
  - Expert witness services for others
  - Food service consultant services for others
  - Forensic investigator services for others
  - Fund raising consultant services for others
  - Genealogist services for others
  - Human Resource/Personnel services for others
  - Information Technology services for others
  - Management/Strategic Planning services for others
  - Office management services for others
  - Office management consultant services for others
  - Operations improvement consulting services for others
  - Regulatory compliance services for others
  - Research & Development services for others
- **Dance Instructor**
  - Dance instructor services for others
- **Decorators/Interior Design**
  - Exhibit designer services for others
  - Interior Design services for others
  - Landscape architect services for others
  - Lighting design consultant services for others
  - Space planning services for others
- **Document Shredder**
  - Document shredding for others
- **Data Services**
  - Data/Record storage services for others
- **Event Planner**
  - Concierge services for others
  - Event planning services for others
  - Wedding planning services for others
- **Graphic Design**
  - Graphic design and/or website design services for others
- **Insurance Services**
  - Insurance inspector services for others
  - Premium audit services for others
- **Janitorial**
  - Cleaning services for others
- **Literary Agents**
  - Literary agent consulting services for others
- **Marketing Services**
  - Direct mail services for others
  - Direct email marketing services for others
  - Lead generation services for others
  - List management services for others
  - Media buying services for others
  - Market research services for others
  - Telemarketing services for others
  - Technical writing services for others
  - Marketing consulting services for others
  - Printing, mailing, graphic design, and website design services for others
- **Notary Public**
  - Notary public services for others
- **Office Management**
  - Bill payment services for others
  - Courier/Messenger services for others
  - Office management administration services for others
  - Billing audit services, copy/scan-
- **ning services, data compilation, data entry services, documentation services, records services and transcription services for others**
  - Office management services for others
- **Pet Related Services**
  - Pet groomer/sitter/walker services for others
- **Photographers**
  - Commercial/Industrial photography services for others
  - Wedding/Portrait photography services for others
- **Premium Finance**
  - Premium finance services for others
- **Public Relations**
  - Business/Commercial Public Relations services for others
  - Public relations services for others
  - Lobbyist services for others
- **Process Servers**
  - Process server services for others
- **Printers**
  - Coupons/Sweepstakes/Advertising printing services for others
  - Documents/business forms printing services for others
  - Directory printing and publishing services for others
  - Printing fulfillment services for others
  - Financial printing services for others
  - Resumé services for others
  - Stationary/business cards printing services for others
  - Typesetting services for others
- **Relocation**
  - Relocation consulting services for others
- **Seminars**
  - Educational/professional seminars services for others
  - Management/administration seminars services for others
  - Seminar training services for others
- **Translator**
  - Translation services for others
- **Tutor**
  - Tutoring services for others
- **Tax Preparer/Bookkeeper**
  - Tax Preparer/Bookkeeper services for others

\*Includes Contingent PD Coverage \*\*Includes Contingent BI/PD Coverage \*\*\*Copyright Infringement Coverage Available

This Product Overview is for descriptive purposes only and does not provide a complete summary of coverage. Consult the applicable insurance policy for specific terms, conditions, limits, limitations and exclusions to coverage. Coverage may not be available in all states and jurisdictions. Coverage is underwritten by AXIS PRO, a business unit of the Professional Lines Division of AXIS Insurance. 8/09 © 2009 AXIS Specialty U.S. Services, Inc. All Rights Reserved.

