



APPALACHIAN UNDERWRITERS, INC.  
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## Professional Liability

OUR PROFESSIONAL LINES DEPARTMENT FOCUSES ON OFFERING COMPETITIVELY PRICED PRODUCTS, BROAD AND UNIQUE COVERAGES AND FAST TURNAROUND TIME TO ENABLE ITS CUSTOMERS TO COMPETE SUCCESSFULLY FOR THESE GROWING CLASSES OF BUSINESS.

### DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES LIABILITY

#### ▶ **Community Association Product :**

This Directors & Officers Liability product targets small to medium size associations with up to 1000 units and up to \$1,000,000 in average unit value. Coverage features include automatic naming of Property Management company as an Additional Insured, Third Party Harassment and Discrimination coverage, as well as Non-Monetary coverage and Defense coverage for Breach of Contract claims in most states.

#### ▶ **Corporate Directors & Officers Liability :**

"The Answer" is designed for private companies with up to \$350 million in assets and 500 employees. Separate Directors and Officers and Employment Practices Liability limits, Employment Practices Liability defense outside the limit (up to 200 employees), and full entity coverage are just a few of the many features.

#### ▶ **Employment Practices Liability:**

Voted the # 1 Employment Practices Liability carrier in the nation in a recent nationwide survey of agents and brokers. Our product is designed for employers with up to 200 employees, includes defense outside the limit, and offers third party discrimination and punitive damage options. Full prior acts coverage is available for most accounts.

#### ▶ **Medical Providers:**

The only product of its kind, our product is designed to meet the complete needs of a doctor or dentist office by providing Employment Practices Liability, Third Party Discrimination (failure to treat a patient), and defense protection for allegations by a patient of sexual misconduct.

#### ▶ **Non Profit Directors & Officers Liability:**

Our product has a separate and additional limit for Employment Practices Liability, thus protecting the Directors and Officers limit. Fiduciary Liability starts at \$100 and our "occurrence feature" of an unlimited reporting period for former directors and officers further differentiates our product. New coverage features include Outside Directorship Liability, coverage for Non-Monetary Claims and a 50/50 Hammer Clause.

#### ▶ **Public Officials:**

This product provides Public Officials Liability coverage specifically designed for elected or appointed officials in Special Service Districts. The product offers separate limits for Public Officials Liability and optional Employment Practices Liability, defense costs outside each limit and low minimum premium and retentions.

### ERRORS & OMISSIONS

#### ▶ **Insurance Agents Errors & Omissions:**

Our product targets both standard and non-standard personal lines agencies, including life insurance agencies with up to \$10,000,000 in premium volume. Defense costs outside the limit, personal injury protection and automatic coverage for independent contractors are just a few of the coverage features.

#### ▶ **Property Managers Errors & Omissions:**

Our unique form is tailored to meet the professional liability needs of both commercial and residential property managers. We offer three distinct coverages, each with a separate Limit of Liability: Errors and Omissions, Tenant Discrimination and Employment Practices Liability. Our product offers coverage for up to 100% ownership interest in Personally Owed Property. Premises Preferred Package is also available.

#### ▶ **Real Estate Errors & Omissions:**

Designed for real estate and/or appraisal firms which derive at least 65% of their commission from residential real estate transactions. Discrimination and Lock Box coverages are automatically provided in the form. This competitively priced product provides coverage which competes with association-endorsed programs. Business Owners Package is also available.

#### ▶ **Recruiters Professional Liability:**

This product is specifically designed to meet the needs of permanent employment placement agencies. It offers separate limits for Errors and Omissions, Employment Practices Liability with duty to defend wording and defense outside the limit. Optional Third Party Discrimination is also available when Employment Practices Liability is purchased. Business Owners Package coverage is also available.

#### ▶ **Specified Professions Errors & Omissions:**

Our product targets over 70 classes including Management Consultants, Mortgage Brokers, Claims Adjusters, Human Resources Consultants, Marketing Consultants, Tax Preparers and Bookkeepers. Coverage includes duty to defend wording, defense costs outside the limit, personal injury for most classes and an option to purchase Business Owners Package for most classes.

#### ▶ **Technology Professional Liability:**

Our Product targets information technology professionals with up to \$10,000,000 in revenue. We have expanded our guidelines to include over 30 technology services. Optional broad form coverage is also available, which includes coverage for claims involving intellectual property, malicious code, personal injury and unauthorized access. General Liability and Property coverages are also available.

### **Additional Advantages:**

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions  
Most Products offered on an admitted basis

**A++**  
**Rated Products**