

RPS Small Business

MISCELLANEOUS PROFESSIONAL LIABILITY: SERVICES RESTRICTION VERIFICATION

Within this insurance program Underwriters will not offer coverage to Applicants engaging in certain restricted services. Please review the following list of restricted services.

Accountancy or Actuarial Services

Accountancy or actuarial services other than pure bookkeeping, including but not limited to financial, investment, or tax advice, financial auditing, financial interim management, corporate finance, merger and acquisition work.

Mortgage Broking or Agency Work

Aerospace Advice, Design or Specification

Notary Public Services Work

Architecture, Engineering or Construction Management

Architecture, engineering or construction management advice, design, specification, project management services or contracting.

Oil, Gas, Petroleum or Mining

Services related to the oil, gas, petroleum or mining industries

Bodily Modifications and Cosmetic Enhancements

Bodily modifications and cosmetic enhancements including but not limited to, tattooing, tattoo removal, hair laser treatment, collagen and similar implants, liposuction, hair transplants, body piercing and ultra violet ray tanning.

Patent Agency Work

Building or Building Contracting

Building or building contracting related services including but not limited to plumbing, electrical work and roofing work.

Residential Real Estate

Residential real estate - the sale or purchase of residential properties or residential land.

Credit Counseling Advisory Services

Sales or advice of, or in connection to, any financial product including mortgages, but specifically not including leases

Debt Collectors or Debt Collection Agencies

Sale, purchase or appraisal of businesses or marine vessel

Environmental Consultancy

Environmental consultancy but only that which involves soil or sub soil sampling or surveying or pollution advice or testing or waste management.

Social Care or Child Care

Social care or child care; nursing homes; nursery services; babysitting, or au pair services; adoption or fostering agency services.

Financial or Trust Planning or Advisory Services

Title Agency or Escrow Agency Work

Health and Medical Related

The Provision of any medical, nutritional, pharmaceutical or health related services, products or treatments or advice.

Tour Operating Services

Insurance Agency or Broking

Insurance agency or broking or any insurance sales or advice or the provision of any insurance underwriting services related hereto.

Web Hosting, Internet Service Provider or Trading Platforms

Computer consultancy for live retail or live trading platforms or web site hosting or Internet Service Provider work.

Legal Advisory

Legal advisory services including will writing, estate, financial or trust planning/advice or company registrar or any work as a lawyer.

Please reach out to your RPS Product Expert with any questions or need for further clarification.