



The RPSSmallBusiness.com Platform

PRODUCTS

LIMITS

MINIMUM PREMIUM

TARGETED CLASSES

COMMERCIAL CRIME INSURANCE

- Broad coverage protects businesses from dishonest acts by employees and third-party crimes like fraud or theft
- Covers computer crime such as malicious attack or destruction of company data, and addresses social engineering such as a perpetrator's attempt to deceive users into providing confidential information to the detriment of the company
- Coverage extends to pension plans established, maintained and controlled by the insured company

Up to \$5 million.

Starts at \$750.

Most classes are eligible with just a few exceptions, such as adult content, cannabis businesses, financial institutions, insurance brokers/agents, insurance companies, investment advisors/accountants/mortgage brokers/financial planners and title agents.

CONTRACTORS POLLUTION LIABILITY

- Multiple carrier quotes
- Broad definition of pollutants includes fungus, Legionnaires' disease, mold, EIFS, asbestos, lead and silica
- Transportation pollution liability

Up to \$5 million.

Starts at \$750.

Construction and service contractors including but not limited to environmental and nonenvironmental services.

PRODUCTS	LIMITS	MINIMUM PREMIUM	TARGETED CLASSES
CRISIS PROTECT			
<ul style="list-style-type: none"> • Comprehensive crisis management solution combining indemnities for first party, third party and response, with pre- and post-incident risk management services for a wide range of security events • 24/7 crisis response consultants available for immediate advice and support • Crisis management portal that provides information and templates for increased resilience in security-related crises; includes six active shooter awareness videos 	<p>Fixed indemnities include first party \$1 million (up to five locations) and third party \$250,000.</p> <p>Coverage of \$1 million for crisis consultants (limited to \$25,000 for cyber extortion and product tampering).</p>	<p>Fixed annual premium of \$2,000.</p>	<p>Clients with revenues of less than \$250 million.</p>
CYBER AND PRIVACY LIABILITY			
<ul style="list-style-type: none"> • Admitted quotes from multiple carriers • Funds transfer fraud, dependent business interruption, social engineering (optional endorsement) • PCI costs at full policy limits 	<p>From \$500,000 to \$5 million.</p>	<p>Starts at \$500.</p>	<p>Approved businesses with less than \$100 million in revenue can instantly rate, quote, bind and issue.</p> <p>Businesses with revenues between \$100 million and \$250 million will be referred and processed quickly.</p>
EXECUTIVE LIABILITY			
<ul style="list-style-type: none"> • Industry-leading conduct exclusions favorable to insured • FLSA defense sublimit of \$100,000 • Strongest definition of claim and wrongful act available in industry 	<p>D&O limit up to \$2 million.</p> <p>EPL limit up to \$2 million.</p> <p>Fiduciary up to \$2 million.</p>	<p>Starts at \$1,000.</p>	<p>Privately held companies in operation for at least 18 months with less than \$50 million in revenue and fewer than 300 full-time employees can be quoted, bound and issued instantly in most cases.</p>

PRODUCTS	LIMITS	MINIMUM PREMIUM	TARGETED CLASSES
HOME BASED BUSINESS			
<ul style="list-style-type: none"> • Designed to protect the insured against claims for injury caused by accidents at the home based business, damage to other people’s property, legal challenges, and injury caused by products or services related to the business • Provides coverage for office furniture inventory, stock and business equipment used in the operation of the business from direct physical loss • Protects the business if mistakes, negligence, errors in judgment or a breach of contract occurs due to the insured’s expert advice, technical knowledge or service 	<p>General liability up to \$2 million.</p> <p>Professional liability up to \$2 million.</p> <p>Business contents up to \$10,000 (optional add-on service).</p>	<p>Starts at \$200 depending on class of business.</p>	<p>Any U.S. home based business providing a product, service or business advice with five or less employees and under \$1 million in annual revenue.</p>
HOMEOWNERS PERSONAL FLOOD			
<ul style="list-style-type: none"> • U.S. homeowners with dwelling replacement cost values of up to \$1.25 million dwelling and \$1 million personal property • Flood certificate not required and includes coverage for outbuildings • Addresses the flood exclusion in the standard HO3 wording 	<p>Up to \$2.5 million.</p>	<p>Starts at \$350.</p>	<p>Primary, secondary, seasonal, tenanted, vacant or COC residences.</p>
LAWYERS PROFESSIONAL LIABILITY			
<ul style="list-style-type: none"> • Covers the risk of errors and omissions in the practice of law that results from the exposure commonly faced and not covered in a GL policy • Title agents, notaries, pro bono and more are included in the definition of legal services • 60-day extended reported period automatically applied 	<p>Up to \$2 million.</p>	<p>Starts at \$3,000.</p>	<p>Firms with fewer than 20 attorneys; new and existing law firms, with most practice areas considered.</p>

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MEDICAL PROFESSIONAL LIABILITY			
<ul style="list-style-type: none"> • Industry-leading protection for allied healthcare entities • Available prior acts coverage • Defense costs outside the limit of liability 	\$1 million/ \$3 million with \$2,500 deductible.	\$850 for medical students; business operations start at \$1,000.	Chiropractor, chiropractic clinic, dental clinic, eye care clinic, dialysis/hemodialysis clinic, healthcare training/education/certification programs, imaging services, medical student (individual), outpatient counseling services, physical/occupational therapy clinic, primary care clinic, weight loss clinic, veterinarian clinic and wellness exams/physicals.
MISCELLANEOUS E&O			
<ul style="list-style-type: none"> • Instantly quote 400 professions • Coverage includes bodily injury/property damage arising from wrongful acts • Computer network security coverage 	From \$500,000 to \$2 million.	Starts at \$500.	Miscellaneous professionals with revenues of up to \$3 million (referral up to \$7.5 million).
PATENT INFRINGEMENT			
<ul style="list-style-type: none"> • Pre-litigation support is available for non-covered matters, such as pre-policy cases, assertion letters or indemnity issues • Claims management support • Access to proprietary web-based database to search millions of patents, litigations and entities 	From \$250,000 to \$1 million.	Starts at \$1,000.	Start-up companies to large corporations that make or sell products, or utilize patented technology with the services they provide.
SPORTS LIABILITY			
<ul style="list-style-type: none"> • Helps teams comply with insurance requirements for venues and tournament organizers; accident insurance to help injured players pay for medical bills • Covers sports liability on the playing field, spectator liability in the stands and other third-party claims • Our admitted, affordable policies are more broad and battle-tested than our competitors 	Up to \$1 million.	Starts at \$400.	Sports teams (even single teams) looking for coverage to attend tournaments, leagues that want to provide coverage for all their teams and tournament organizers looking to host tournaments.

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<p>TECH E&O WITH CYBER</p> <ul style="list-style-type: none"> • Provides coverage for a tech company’s legal fees and other related costs should a product or service fail or fall short of an expected outcome • Cyber risk coverage is included • Pre-claim investigation and claim prevention assistance coverage 	Up to \$5 million.	Starts at \$1,240.	Eligible classes include communications, social media, software, technology manufacturing and technology services.
<p>TERRORISM</p> <ul style="list-style-type: none"> • Full follow-form coverage that applies to certified and noncertified acts of terrorism • Priced competitively with a TRIPRA/ TRIA premium, yet provides the broadest coverage available 	Up to \$645 million.	Starts at \$500.	Companies of all sizes.

Have questions? Please contact your client relations manager or RPS product expert for further details.

Get a quote online at [RPSSmallBusiness.com](https://www.RPSSmallBusiness.com).

