



The RPSSmallBusiness.com Platform

PRODUCTS

LIMITS

MINIMUM PREMIUM

TARGETED CLASSES

ARTISAN CONTRACTORS

- General liability coverage includes bodily injury, damage to rented or leased premises, medical payments, personal and advertising injury, products and completed operations, property damage
- Coverage options are available for commercial contractors, new residential construction and residential remodelers, including subcontracted work

From
\$300,000/\$300,000
to \$1 million/
\$2 million

Small to midsize artisan contractors, also called tradesman contractors, including many occupations from electricians, plumbers and HVAC specialists to landscapers, tree pruners, carpenters, painters, masons, excavators, and many more

CARGO INSURANCE

- Insurance covers goods shipped throughout the world via sea, air and overland transit from origin to destination as stipulated in the bill of lading from a physical loss or damage from an external cause— basically anything that tangibly damages the goods while in transit.
- Domestic and foreign inland transit covers transport by route of land conveyances (truck and rail) and/or air shipments.
- Shipments from vessel to truck are considered as any one conveyance.

Up to \$1 million
any one
conveyance

Up to \$1 million
any one named
storage location

Starts at \$1,000

Companies with less than \$15 million in annual sales or shipped values

Chemicals, construction materials, commercial/household appliances, energy and utilities, food and beverage, general merchandise, consumer goods, machinery and tools, clothing, textiles and fashion, plastic products, and resins

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CONTRACTORS POLLUTION LIABILITY			
<ul style="list-style-type: none"> 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
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 	Fixed indemnities include first party \$1 million (up to five locations) and third party \$250,000	Fixed annual premium of \$2,000	Clients with revenues of less than \$250 million.
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 	From \$500,000 to \$5 million	Starts at \$500	<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>

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EXECUTIVE LIABILITY			
<ul style="list-style-type: none"> Industry-leading conduct exclusions (fraud, criminal act or willful violation of law) favorable to the insured Loss includes punitive damages (when insurable) with most favorable jurisdiction language Broad definition of third-party wrongful act includes discrimination, or sexual or other unlawful harassment Additional excess Side A limit for insured persons of \$500,000 Pollution carve-out for Side A coverage 	<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>Monoline EPL limit up to \$2 million with complimentary Side A D&O coverage of \$250,000</p>	Starts at \$1,000	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.
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 breaches of contract occur 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>	Starts at \$200 depending on class of business	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

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<p>HOMEOWNERS PERSONAL FLOOD</p> <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 	Up to \$2.5 million	Starts at \$350	Primary, secondary, seasonal, tenanted, vacant or COC residences
<p>LAWYERS PROFESSIONAL LIABILITY</p> <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 • 30-day extended reported period automatically applied 	Up to \$5 million	Starts at \$3,000	Firms with fewer than 50 attorneys; new and existing law firms, with most practice areas considered
<p>MEDICAL PROFESSIONAL LIABILITY</p> <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
<p>MISCELLANEOUS E&O</p> <ul style="list-style-type: none"> • Instantly quote 48 business classes • 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)

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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
REAL ESTATE APPRAISERS <ul style="list-style-type: none"> • Admitted quotes for residential and commercial appraisals • Damages and claims expenses that result in a failure to render professional services • Free risk management assistance hotline 	From \$300,000/\$600,000 to \$1 million/\$2 million	Starts at \$454 in most states	Individual residential and commercial real estate appraisers
TECH E&O WITH CYBER <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 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

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TERRORISM			
<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
TRUCKERS GENERAL LIABILITY			
<ul style="list-style-type: none"> • Protection for damages due to bodily injury or property damage, personal injury or advertising injury for which the insured is legally liable, subject to terms and conditions • Flexible limit offerings meet shippers' requirements 	From \$1 million/\$1 million to \$1 million/\$2 million	Starts at \$500	Classes include interstate and intrastate truckers with up to 10 units hauling general freight and refrigerated cargo

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

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