



The RPSSmallBusiness.com Platform

PRODUCTS	LIMITS	MINIMUM PREMIUM	TARGETED CLASSES
<p>CONTRACTORS POLLUTION LIABILITY</p> <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.
<p>CRISIS PROTECT</p> <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>	Fixed annual premium of \$2,000.	Clients with revenues of less than \$250 million.

PRODUCTS	LIMITS	MINIMUM PREMIUM	TARGETED CLASSES
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.	Approved businesses with less than \$100 million in revenue can instantly rate, quote, bind and issue. Businesses with revenues between \$100 million and \$250 million will be referred and processed quickly.
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 	D&O limit up to \$2 million. EPL limit up to \$2 million. Fiduciary up to \$2 million. Monoline EPL limit up to \$2 million with complimentary Side A D&O coverage of \$250,000.	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.

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 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>	<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 • 30-day extended reported period automatically applied 	<p>Up to \$5 million.</p>	<p>Starts at \$3,000.</p>	<p>Firms with fewer than 50 attorneys; new and existing law firms, with most practice areas considered.</p>

PRODUCTS	LIMITS	MINIMUM PREMIUM	TARGETED CLASSES
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 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).
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.

PRODUCTS	LIMITS	MINIMUM PREMIUM	TARGETED CLASSES
<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 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.

Bind online at RPSSmallBusiness.com.

