

## Zurich Pro Plus<sup>®</sup> Errors & Omissions coverage for today's professional liability and network risks



Zurich's Pro Plus Errors & Omissions (E&O) liability policy helps address the needs of a broad range of professionals – from consulting to media, technology and more. The Pro Plus form provides limits of up to \$10 million and offers customers extensive insurance protection with the flexibility to choose coverage that works best for them – all in one policy:

- Miscellaneous professional and media liability
- Technology and media liability
- System Security and Privacy liability
- Privacy Breach costs

### Advantages of Zurich Pro Plus include:

- Automatic media liability coverage
- Security & Privacy Protection coverage grants
- The ability to cover professional liability and Security & Privacy exposures together under a single limit
- Defense costs for privacy-related regulatory proceedings
- Consumer redress funds coverage following a privacy breach
- 90-day automatic extended reporting period
- 25 percent automatic acquisition threshold
- Severability of application for individual insured persons, with only the knowledge of specified executives imputed to other insureds
- Coverage for the insured's liability stemming from the actions of independent contractors and third-party vendors

With enhanced endorsements, Zurich Pro Plus<sup>®</sup> can provide an even greater array of protection to qualified customers:

- Additional limit for defense costs
- eDiscovery services
- Crisis management coverage
- Retention reduction options
- Alternative dispute resolution incentives

Industry-focused endorsements are also available, including:

- freight forwarders
- home inspectors
- receiver services
- franchisors
- property managers
- real estate agents/brokers
- and others

Zurich's eRisk Hub<sup>™</sup> services is a one-stop shop to help avoid and respond to privacy events. eRisk Hub is available to customers purchasing System Security and Privacy liability coverages.

- Security and privacy coverage for acts committed by rogue employees
- Defense for conduct exclusions until final determination with severability on claims of personal profit and fraudulent acts
- No “for a fee” language in definition of covered services. Coverage extends to services provided free of charge or for barter
- Definition of covered media extends to print and electronic content including books, recordings, broadcasts, pictures, software and more
- Insured persons include leased and temporary workers
- Punitive and exemplary damages subject to most favorable venue provision
- Definition of subsidiary includes not-for-profit/501(c)(3)s

**Classes include a range of information technology, media and other professionals.**

**Dedicated underwriting and centralized service:**

Zurich’s Specialty E&O unit is here to help. Contact us to discuss your customer’s needs at 866-860-7292 or visit us online at [www.zurichna.com/zna/products/product/professional\\_liability/professional\\_liability.htm](http://www.zurichna.com/zna/products/product/professional_liability/professional_liability.htm)

**Submissions**

Send via e-mail to:  
[usz.sp.submissions.specialty.eo@zurichna.com](mailto:usz.sp.submissions.specialty.eo@zurichna.com)

Send via e-fax to:  
 866-773-3114

**Zurich**

1400 American Lane, Schaumburg, Illinois 60196-1056  
 800 382 2150 [www.zurichna.com](http://www.zurichna.com)

Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1400 American Lane, Schaumburg, Illinois 60196. Certain coverages not available in all states.

eRisk Hub is a registered trademark of NetDiligence, the entity providing the services described herein.

©2010 Zurich American Insurance Company

**Zurich HelpPoint**

Here to help your world.



*Because change happenz<sup>SM</sup>*