



# Berkley Service Professionals

A division of Berkley Managers Insurance Services, LLC

| a Berkley Company  
CA License No. 0H05115

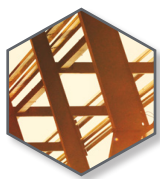
## Company Overview

[berkleysp.com](http://berkleysp.com)

*Our mission is to be the premier surplus lines provider of professional liability insurance coverage for licensed non-medical professionals and miscellaneous services exposures. We are passionate about offering our clients BETTER SOLUTIONS than what is available in today's professional liability insurance marketplace.*



### Better Solutions



#### Our Company

**B**ERKLEY SERVICE PROFESSIONALS ("Berkley SP") was founded by a team of highly experienced insurance professionals with a passion to provide the best service and best coverage options for professional liability risks. Berkley SP is a division of Berkley Managers Insurance Services, LLC which is a member company of W. R. Berkley Corporation. Coverage is offered nationwide through a select number of brokers on a surplus lines basis.



#### How We're Different

- Berkley SP Risk Analysts average more than 20 years of experience and understand unique exposures so we can provide BETTER coverage options for our clients.
- Berkley SP claims managers average more than 15 years of experience and handle claims fairly and efficiently so we can provide BETTER claims service for our clients.
- We do not outsource our risk analysis, policy administration or claims handling to outside vendors so we can work closely as a team and provide BETTER service for our clients.
- We are the decision makers in our business and have the knowledge and authority to move quickly so we can provide BETTER service for our clients.
- Every Berkley SP employee is empowered to find a thoughtful and effective way to provide BETTER SOLUTIONS in all aspects of our business.



#### Who We Serve

**W**e are dedicated solely to our surplus lines brokers and our policyholders. We partner with a very limited number of experienced professional liability brokers so we can provide exceptional service and BETTER SOLUTIONS for our policyholders.



#### What We Offer

- Carriers rated A+ (Superior) XV by the A.M. Best Company
- Limits of Liability up to \$10 million
- Minimum Premium starting at \$10,000
- Minimum Deductible starting at \$5,000
- Primary and Excess coverage available
- Coverage specifically tailored to the unique needs of our policyholders



#### Contact Information [berkleysp.com](http://berkleysp.com)

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### Coverage Highlights

Berkley SP offers Insurance Service Professionals, Real Estate Service Professionals and Miscellaneous Service Professionals claims made and reported

professional liability policies tailored to fit the unique exposures of our policyholders.

#### Some of the standard coverage features available to ALL of our qualified policyholders may include:

- Duty to Defend
- Broad third party Cyber Liability Coverage
- Broad Media and Personal Injury Liability Coverage
- Loss of Earnings Reimbursement
- Disciplinary Proceedings Reimbursement Coverage
- Subpoena Assistance Coverage
- Cyber Security Breach Response Reimbursement up to \$50,000
- Softened Hammer Clause
- Innocent Insured Coverage for Misconduct Exclusions
- 60-Day Notice of Non-Renewal
- 60-Day Post-Policy Notice of Claim Reporting
- Automatic 60-Day Bilateral Extended Reporting Period
- Multi-Year Bilateral Extended Reporting Period

#### Some additional coverage features INSURANCE SERVICE PROFESSIONALS may qualify for include:

- No Insolvency Exclusion
- 75 / 25 Settlement Clause
- Contingent Bodily Injury and Property Damage Coverage
- Broad Definition of Professional Services including Mutual Funds Coverage
- Punitive Damages Coverage
- Independent Contractor Coverage
- Retired Employee Consultant Coverage
- Coverage For Claims Brought by an Insured or Related Entity in their Capacity as a client
- Mediation Deductible Credit up to \$25,000
- Notice of Claim to Executive Officer
- 20% Automatic Subsidiary Coverage threshold for newly-acquired entities
- Cancellation Only for Non-Payment, Fraud, Material Misrepresentation or Changes in Law

- Optional Bilateral Extended Reporting Period up to 5 years
- Worldwide Territory

#### Some additional coverage features REAL ESTATE SERVICE PROFESSIONALS may qualify for include:

- Owned Property Coverage
- Lock Box Coverage
- Contingent Bodily Injury and Property Damage Coverage
- Discrimination Coverage
- Mediation Deductible Credit up to \$25,000
- Broad Definition of Professional Services
- Punitive Damages Coverage
- Independent Contractor Coverage
- Retired Employee Consultant Coverage
- Coverage for Professional Services performed for any Related Entity in their Capacity as a client
- Notice of Claim to Executive Officer

#### Additional Coverage Options available to ALL qualified policyholders include:

- First Dollar Defense
- Additional Defense Limits of Liability
- Aggregate Deductible
- Choice of Defense Counsel with Berkley SP consent
- Differences in Conditions Coverage
- Catastrophe Expense Reimbursement Coverage (Insurance Service Professionals)
- Worldwide Territory

**Disclaimer:** The coverage features in this highlight sheet are provided solely for descriptive purposes, do not provide a complete description of coverages, and do not in any way alter the terms and conditions of the insurance policy. These coverage features may not be available to all policyholders and may not be available in all states or jurisdictions. Consult your insurance policy for specific coverage terms, conditions, limits, limitations and exclusions.

#### About Berkley Service Professionals

Berkley Service Professionals conducts business as Berkley Managers Insurance Services, LLC in California as a surplus lines broker. CA License #0H05115. Berkley SP is a division of Berkley Alliance Managers which is a member company of W. R. Berkley Company, an insurance holding company that is among the largest commercial lines writers in the United States.