



## Highlights

- Broad definition of professional services
- Tailored carrier insolvency coverage
- Soft hammer clause
- Covers punitive damages where allowed by law
- Independent contractors included in coverage
- Disciplinary action coverage
- Subpeona coverage
- Loss of earnings
- Up to 50% deductible credit for claims resolved via mediation
- Exclusive proprietary enhancement endorsement included providing reimbursement for:
  - Cancelled conferences
  - Temporary meeting space
  - Emergency web hosting
  - Workplace violence counseling
- First and third-party cyber and privacy & security options available
- Premium financing available

## Limits / Deductibles

- Multiple limit options up to \$5M / \$5M
- Multiple deductible options available starting at \$2,500

## Optional Coverages

- First Dollar Defense
- Defense Outside the Limits
- 2x and 3x aggregate deductibles available

## Target Classes

- Independent retail agents and brokers
- Wholesale brokers
- Property & Casualty
- Life / Accident & Health products
- MGAs / MGUs
- Program administrators

## Submission Requirements

- Completed RFL application to include carrier's application
- Five years currently valued loss runs if any claim activity

**Send Submissions to:**

[RFL-EO-Apps@ryanfinlines.com](mailto:RFL-EO-Apps@ryanfinlines.com)

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