



Miscellaneous errors and omissions

Markel US



When mistakes happen, it's important to have the right kind of insurance. Errors and omissions insurance is designed to help protect professionals who are providing service to a third party. Our customizable insurance policies can help protect the provider from covered claims arising from errors or mistakes made performing those professional services.



What sets us apart

- For more than 40 years, we've delivered E&O coverage solutions shaped by the needs of professionals across hundreds of industries.
- Our underwriters take the time to understand your business and the professional risks you navigate.
- Our coverage offers a one-stop solution, with the flexibility to extend to technology errors, media liability, cyber risks, and general liability exposures.

Coverage structure

Professional liability

- Coverage extensions available for TCPA, FCRA, sexual abuse, and third-party discrimination

- Pre-claim assistance expense, public relations expense, and subpoena/record request assistance available
- Broad definition of personal injury
- Contingent BI/PD coverage available on certain risks
- Modified hammer clause to 80/20

Cyber 360®

- Cyber and privacy liability
- Extortion loss
- Regulatory fines
- Media offense liability
- System and data rectification costs and financial loss
- Business interruption loss: security and system failure

- Contingent business interruption loss: security and system failure
- Privacy breach notification and mitigation costs
- PCI DSS assessments
- Social engineering loss
- Telecommunications fraud and cryptojacking

General liability

- Products and completed operations
- Advertising and personal injury
- Available on an occurrence or claims made basis
- HNOA available by endorsement
- Medical payments insuring agreement included

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Media injury

- Full media coverage for content of printed or digital material
- Responds to libel, slander, and other forms of disparagement as well as copyright and trademark infringement

Policy highlights

- Coverage available on a primary or excess basis
- Real estate and property management coverages available via endorsement
- Association coverages available via endorsement
- Admitted policy form available for select risks
- Add technology services coverage by endorsement

Risk management and loss control

- Dedicated and experienced claims staff
- Risk management and hotline services provided by Goldberg Segalla
- eRiskHub® access

Target classes

- Associations
- Consulting services
- Communication services
- Complex and excess risks
- Inspection services
- Insurance-related services
- Office and clerical services
- Real estate and property management services
- Staffing related services
- Training services
- Transportation services

Limits

- \$10m non-admitted
- \$3m admitted

Minimum premium

- \$2,500
- \$5,000 in CA

Markel provides access to free, confidential advice and consultation by respected law firms. [Click here](#) for more information.

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Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit:
markel.com/claims

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