Management Liability:

Miscellaneous Professional Liability

intact INSURANCE specialty solutions

Professional service organizations face increasing exposure from allegations of negligence, errors, omissions, misstatements, and failure to perform professional services. Intact Management Liability offers specialized Miscellaneous Professional Liability coverage designed to protect organizations and their professionals against these evolving risks while providing responsive claims handling and underwriting expertise.

Specialized Features and Coverages:

- Broad definition of wrongful act including misstatements, misleading statements, neglect, breach of duty and personal injury allegations
- Coverage for employees, executives, volunteers, interns and qualifying independent contractors acting on behalf of the organization
- Personal injury coverage including defamation, libel, slander, product disparagement, false arrest, invasion of privacy and wrongful entry or eviction
- Voluntary mediation retention credit up to $25,000
- Worldwide coverage territory

Eligible Risks Including, but not limited to:

- Associations
- Appraisers & auctioneers
- Background screening firms
- Billing & medical billing services
- Bookkeepers & tax preparers
- Chiropractors
- Consultants
- Counselors & therapy services
- Dieticians & nutritionists
- Event planners
- Franchisors
- Freight forwarders
- Home inspectors & inspection services
- Manufacturing representatives
- Mortgage brokers
- Nonprofit organizations
- Property managers & real estate agents
- Security guard firms
- Social service organizations

Limits:

- Up to $5M in capacity
- Primary and follow-form excess coverage available
- No minimum retentions or premium

Financial strength A+ A.M. BEST A1 MOODY'S AA- FITCH AA- DBRS

Why Miscellaneous Professional Liability Coverage?

Clients rely on professional service organizations to provide specialized expertise, guidance, administrative support, and operational services. When expectations are not met—or are perceived not to have been met—clients may seek to recover alleged financial losses through litigation, arbitration, regulatory proceedings, or formal demands. Defending these allegations can be costly and disruptive, regardless of whether the claim has merit.

Claims may arise from:

- Errors or omissions in professional services
- Failure to perform contracted services
- Negligent advice, recommendations, or consultation
- Administrative or processing mistakes
- Misstatements or inaccurate professional opinions
- Failure to meet professional standards of care
- Regulatory, disciplinary, or licensing actions
- Client allegations of financial harm resulting from professional services

Let's start something.

Visit intactspecialty.com/management-liability or contact your local underwriter for more information.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; renewable energy; technology; trade credit; and tuition refund. For further information about U.S. products and services visit: **intactspecialty.com**.

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, an indirect subsidiary of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada that has successfully exported its strengths across North America, the UK, and Europe. Its growing commercial and specialty solutions network now spans over 150 countries. With a customer-driven mindset, Intact has expanded its operations to include insurance distribution, restoration and prevention. IFC's business has grown organically and through acquisitions to almost $25 billion of total annual operating direct premiums written (DPW). The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, which wholly owns Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, and OBI National Insurance Company, a Pennsylvania insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441. For information about Intact Financial Corporation, visit: **intactfc.com**.

Intact Insurance Specialty Solutions is backed by the financial strength of Atlantic Specialty Insurance Company, an indirect subsidiary of Intact Financial Corporation (TSX:IFC), rated A+(Superior) by A.M. Best.

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