



# Professional Liability Insurance

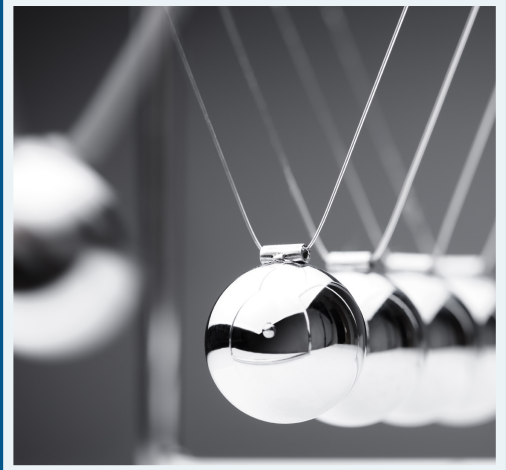
**Maven means one who is an expert or connoisseur in their field. Just as you are a Maven in your profession, at Balance Partners, our Maven team is here to focus on the unique exposures of your professional clients.**

## The Balance Partnership

You don't become a maven overnight - expertise comes with an accumulation of knowledge and experience. Our goal is to understand your client's business and help you build a professional liability policy that suits their individual needs.

## Product Offering

- Limits up to 2M/4M
- Deductibles as low as \$500
- Broad Professional Services Definition
- Claims Made & Reported Professional Liability
- Contingent Bodily Injury/Property Damage Included
- Personal Injury Included
- Occurrence General Liability Available on Most Classes
- First Dollar Defense Available
- Aggregate Deductibles Available
- Prior Acts Coverage Available
- 80/20 and 70/30 Hammer Clauses Available
- Worldwide Coverage Available
- Class Specific Coverages Available:
  - Media Liability Coverage
  - Lockbox Coverage
  - Mold Defense Coverage



## Contact Us

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# Appetite and Target Classes

## **{Consultants}**

Agricultural  
Art  
Business Administration  
Customs  
Education  
Efficiency  
Food Service  
Forestry  
Human Resources  
Management  
Organizational  
Quality Control  
Regulatory  
Right of Way  
Safety  
Training  
Utility Supply  
Wedding

## **{Employment Services}**

Agencies for Domestic  
Services  
Career  
Counseling/Guidance  
Services  
Employment Counselors  
Employment Screening  
Executive Recruiter/Search  
Agencies  
Manpower Resources  
Consultant  
Recruitment Consultants  
Staffing/Temp Agencies

## **{Trades}**

Burglar Alarm Consultants  
Construction Consultants  
Irrigation Consultants  
Lighting Consultants  
Nursery/Gardening  
Services

## **{Legal}**

Arbitrators  
Clerks of Court  
Court Reporters  
Expert Witness  
Forensic/Accident  
Investigators  
Litigation Support Services  
Mediators  
Notary Publics  
Polygraph Servers  
Process Servers  
Risk Managers  
Transcription Services  
Translators  
Trustee Services

## **{Real Estate}**

Closing Agents  
Escrow Agents  
Inspectors  
Lease Brokers  
Property Managers  
Property Preservation  
Relocation Agents

## **{Insurance}**

Actuaries  
Adjusters  
Benefit Administrator  
Insurance Agents/Brokers  
Insurance Consultants  
Insurance Surveyors  
Premium Finance  
Third Party Administrators

## **{Planning/Design}**

Closet/Space  
Interior Decorators  
Kitchen Planners/Designers  
Landscape Designers  
Textile Consulting Services

## **{Financial}**

Auditors  
Billing Services  
Bookkeeping  
Business Brokers  
Collection Agencies  
Debt Counselors  
Forensic Accountants  
Loan Originators  
Medical Billing & Collection  
Services  
Payroll Services  
Personal Property  
Appraisers  
Real Estate Appraisers  
Student Aid Consultants  
Tax Prep Services

## **{Health & Wellness}**

Acupuncturists  
Aesthetician  
Alcoholics and Family  
Assistance  
Animal Groomers  
Animal Chiropractors  
Aroma Therapists  
Audiologist  
Counseling Services  
CPR Training  
Family Planning Services  
Fitness Instructors  
Healthcare Reimbursement  
Counseling  
Homeopaths  
Marriage/Guidance  
Counselors  
Naturopaths  
Speech Therapists  
Sports Clubs

## **{Miscellaneous}**

Answering Services  
Auctioneer  
Cost Estimation Services  
Customs Houses  
Document Destruction  
Event Planners  
Freight Forwarders  
Funeral/Mortuary Services  
Manufacturing  
Representatives  
Personal Assistants  
Photographers  
Private Investigators  
Typing Services  
Virtual Assistants

## **{Marketing}**

Advertising Agencies  
Communication Services  
Contest Managers  
Convention Managers  
Duplication Services  
Exhibition Designer  
Fundraising Consultants  
Graphic Designers  
Market Researchers  
Marketing Consultant  
Media Planners  
Meeting Planners  
Printers  
Public Relations  
Telecommunications  
Telemarketing/Call Centers  
Video Editing Services



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