

VANTAGE360[®] MPL⁺

The Vantage360[®] MPL+ Program is a Miscellaneous Professional Liability program providing coverage for small to mid-sized non-degreed professionals and professional services firms. The Vantage360[®] MPL+ Program is offered through an **A XV rated carrier**.

ELIGIBLE CLASSES

- The program targets both **traditional MPL classes** like claims adjusters; collection agencies; employment agencies; graphic artists; and management, marketing and human resources consultants; as well as **more unusual risks** such as actuaries; chimney sweeps; coin, gem or art dealers; construction project managers; electrical consultants; escrow agents; home inspectors; safety consulting; salvage/scrap metal dealers; spa services; **technology risks**, testing labs; welding inspectors and a total of **470+ classes**.
- **Revenues up to \$15MM**; Individuals and small practice entities are eligible
- **Ineligible classes:** Architects & Engineers, CPA firms, Insurance Agents, Lawyers, Media, Mortgage Brokers, Property Managers, Realtors, Title Abstractors, Title Agents

COVERAGE HIGHLIGHTS

- Full Prior Acts coverage is standard
- Duty to Defend; Pay on behalf of
- Defense Costs in Addition to the per Claim Limit
- No Hammer clause in Consent to Settle provision
- Personal Injury is included
- No anti-trust or SEC exclusion
- Innocent Insured/Severability
- Disciplinary Proceedings Coverage Extension (\$25,000 sublimit included at no additional charge)
- Loss of Earnings Coverage Extension (\$400/day to a maximum \$10,000 sublimit included at no additional charge)
- **Optional Coverage available for** Intellectual Property, Sexual Abuse/Molestation, and Contingent BI/PD (for select classes)
- **Optional Privacy & Security Coverage:** Optional covered conduct includes: Breach of Security, Breach of Privacy, Technology Extortion, Web Media Service Breach, and Data Restoration Loss, arising from covered Professional Services.
- **Technology Coverage:** Technology E&O coverage form available for **65 classes**
- **Reputation Restoration Protection** Coverage Extension (\$25,000 sublimit included at no additional charge). Covers fees and expenses of a public relations firm, crisis management firm, or law firm to advise on minimizing the harm of adverse publicity from a covered event, in order to restore public confidence in the Insured.
- Credit of 75% up to a maximum \$10,000 is available for claims neither litigated nor submitted to Arbitration or Mediation
- Exclusion for Intentional Acts with "Final Adjudication" wording
- Exclusion for Personal Profit or Gain with "Final Adjudication" wording
- No exclusion for Prior / Pending Litigation. "Known Claims" is addressed in the Insuring Agreement.

V3 CONTACT

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