



ARCH EXPRESS MISCELLANEOUS PRO® ERRORS AND OMISSIONS PACKAGE PRODUCT

This product is designed to provide coverage for a wide variety of professionals within a broad range of industries.

Coverage Features

• Professional Liability

- Limits up to \$2,000,000 / \$2,000,000
- Deductible starting at \$0 for qualified accounts
- Softened Hammer Clause of 75/25 in favor of the insured
- Punitive Damages Coverage where insurable by law
- Worldwide Coverage for Wrongful Acts
- Bodily Injury, Property Damage or Personal Injury options available
- Sexual Abuse / Molestation Defense Costs options available
- Data Incident Response Expense options available

• General Liability

- Limits up to \$1,000,000 / \$2,000,000
- Deductible is \$0
- No Designated Premises
- Discounted pricing for Hired and Non-Owned Automobile Liability
- Landlord added for no additional cost

• Business Personal Property

- Limit up to \$250,000
- Property deductible starts at \$500
- Special form is available

Eligibility

- Up to \$3,000,000 in annual revenue
- For profit & nonprofit operations
- Franchises

CORPORATE CONTACTS

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Insurance coverage is underwritten by one or more member company of Arch Insurance Group in North America, which consists of (1) Arch Insurance Company (a Missouri corporation, NAIC #11150) with admitted assets of \$5.69 billion, total liabilities of \$4.55 billion and surplus to policyholders of \$1.13 billion; (2) Arch Specialty Insurance Company (a Missouri corporation, NAIC #21199) with admitted assets of \$586.63 million, total liabilities of \$247.25 million and surplus to policyholders of \$339.38 million; (3) Arch Property Casualty Insurance Company (formerly Arch Excess & Surplus Company; a Missouri corporation, NAIC #10946) with admitted assets of \$93.43 million, total liabilities of \$168,404 and surplus to policyholders of \$93.26 million; and (4) Arch Indemnity Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$138.33 million, total liabilities of \$85.03 million and surplus to policyholders of \$53.29 million. All figures are as shown in each entity's respective Annual Statement for the year ended Dec. 31, 2020. Not all insurance coverages or products are available in all jurisdictions. Coverage is subject to actual policy language. This information is intended for use by licensed insurance producers.



Eligible classes include:

Accident Reconstruction Services
 Acoustic Consultant Services
 Advertising Services / Media Services
***Animal Training Services**
 Answering Service / Call Center Services / Paging Services
 Anthropologist Services
 Anthropologist Services
 Antique Dealer
 Appraisal Services (Non-Real Estate) / Auctioneering Services (Non-Real Estate)
 Arbitrator Services / Mediator Services
***Arborist Services**
***Archeological Consultant Services / Historical Preservation Consultant Services**
 Art Appraisers Services
 Association Management
 Background Check Services / Screening Services
 Barbering Services / Cosmetologist Services / Beautician Services
 Benefit Administrator Services
 Benefit Plan Consultant Services
 Billing Services (Non-Medical) / Medical Billing Services
 Bookbinder Services
 Bookkeeping Services / Tax Preparation Services
 Business Manager Services
 Career Coach Services
 Catering Services
***Charm School Services**
 Cleaning / Janitorial Services
 Coding Services
 Compliance Consultant Services
 Contest Manager Services
 Corporate Training Services
 Cost Containment Consultant Services
 Courier/Messenger Services
 Court Reporter Services / Stenographer Services
 Dance Instructor Services
 Document Management Services
 Driving Instructor Services
 Educational Consultant Services
 Election Monitoring Services
 Employment Agency Services
 Energy Consultant Services Entomologist Services
***Event / Convention / Meeting / Wedding Planning Services**
 Expert Witness Services
***Farm Manager Services**
 Fashion Services
 Field Inspection Services / Mortgage Field Inspection Services
 Film Editing Services
 Financial Planning Services
 Fitness Instructor Services
 Florist Services
***Forensic Analyst Services / Forensic Investigator Services**
***Forester Services**
 Fundraising Consultant Services
 Gardener Services
 Gem Dealer Services
 Grant Coordinator / Grant Writer Services
 Graphic Design Services
 Guidance Counselor Services
 Help Desk Services
 Hotel Manager Services
 Human Resource Consultant Services
 Independent Insurance Adjuster / Consultant Services
 Insurance Risk Management Services
 Interior Designer Services / Interior Decorator Services
***Land Surveyor Services**
 Landscape Architect / Landscape Design Services
 Lead Generation / Lead Referral Services
 Librarian Services
 Lighting Consultant Services
 Lobbyist Services
 Lyricist Services
 Mailing Services / Printing Services
 Management Consultant Services
 Manicurist Services / Pedicurist Services
 Marketing Consultant Services
***Martial Arts Instructor**
 Medical Transcriptionist Services
 Musical Instrument Repair Services
 Notary Services
 Opinion Polling Services
 Paralegal Services
 Personal Trainer Services
***Pet Services**
 Photographer Services / Videographer Services
 Printing Services / Copying Services
***Private Investigator Services**
 Process Server Services
 Professional Organizer Services
 Proof Reading Services
 Property Manager Services
***Property Preservation Services**
 Public Relations Consultant Services
 Real Estate Appraisal Services
 Real-Time Captioning Services
 Recording Studio Services
 Referral Services
 Registered Agent Services
 Relocation Services
 Reserve Study Consultant Services
 Resume Writing Services
 Safety / Loss Control Consultant Services
 Social Security Claims Representative Services / Worker Compensation Claims Representative Services
 Speech Therapist Services
 Staffing Recruiter Services
 Statistical Consultant Services
 Subrogation Consultant Services
 Tailoring Services
 Talent Agent Services
***Teacher / Tutor Services**
 Technical Writer Services
***Telecom Consultant Services**
 Telemarketing Services
 Testing Services (Non-Medical)
 Ticket Broker Services
 Traffic / Parking Consultant Services
 Transcriber Services (Non-Medical)
 Translator Services / Interpreter Services
***Travel Agent Services / Tour Operator Services**
 Typing Services (Non-Medical)

* Denotes the class is not eligible for the Package Product

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