ERGO | NEXT

A Munich Re company

Professional Liability Coverage Guide

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Professional Liability, also known as Errors & Omissions (E&O), covers claims that a business's advice, software, or work caused financial loss, injury, or IP infringement.

Target Professions

Quote and bind online for businesses with 20 or fewer employees (owners included) and up to $5M in annual revenue.

Architecture & Engineering

- Architect
- Engineer
- Interior Designer
- Land Surveyor
- Urban and Regional Planners

Arts and Entertainment

- Audio and Video Equipment Technicians
- Music Entertainment
- Music Production Services
- Video and Film Production

Business & Professional Services

- Administrative Support
- Business Consulting Services
- CPR and First Aid Training
- Legal Services
- Notary
- Printing Services
- Technology Services
- Travel Agency and Guides

Food & Community Services

- Caterer
- Community Gardens

Financial & Insurance Services

- Accountant
- Claims Adjuster
- Financial Adviser
- Insurance Agent
- Insurance Appraiser
- Insurance Inspector
- Title Loans

Real Estate & Property Services

- Building Inspector
- Home Inspector
- Home Energy Auditor
- Mortgage Broker
- Property Manager
- Real Estate Agent
- Real Estate Appraisal
- Real Estate Broker

Health, Care & Human Services

- Home Health Aides
- Home Health Care
- Marriage & Family Therapists
- Mental Health Counselors
- Occupational Health & Safety Specialists
- Occupational Therapists
- Personal Care Aides
- Personal Care Services
- Psychologists
- Social Services

State Availability

Our Professional Liability coverage is available in all states.

Professional Liability - Revenue limit $5M

Coverage	Limit Type	Limits Available
General	Per claim	$250k-$1M (Up to $2M for firms over $100 in revenue for select classes)
General	Aggregate	$250k-$2M (Up to $3M for Insurance Agents and Brokers)
General	Deductible	$0-$2,000
Contingent Bodily Injury & Property Damage	Per claim/Aggregate	$2M/ $2M for select classes; From $0 to $2K deductible
Cyber	Aggregate	$25K up to $250K limit; $1k deductible
Appearance at proceedings	Per expense/aggregate	$10,000/ $50,000; $0 deductible
Crisis management expenses	Per expense/aggregate	$10,000/ $50,000 ; $0 deductible
Disciplinary proceedings	Per expense/aggregate	$10,000/ $50,000 ; $0 deductible
Subpoena assistance	Per expense/aggregate	$10,000/ $50,000 ; $0 deductible
ADA, FHA and OSHA Legal Expenses	Per expense/aggregate	$30,000/ $30,000 ; $0 deductible
Supplementary Cleanup Costs	Per expense/aggregate	$10,000/ $50,000 ; $0 deductible

Ineligible Risks

- Annual revenue greater than $5 million
- Prior claims: more than two E&O claims or more than $20,000 in E&O claims in the last three years
- Bankruptcies, tax or credit liens in the last three years
- Business-related lawsuits in the past five years
- An officer, owner or partner of the business has been convicted of a felony in the past five years
- Any losses, accidents or circumstances that might give rise to a claim against the policy
- (Architects and Engineers) Any work on multifamily, pools, solar/wind, pre-engineered buildings, bridges/tunnels/dams, mines, nuclear/chemical facilities, amusement parks/stadiums, or contracts over $500,000
- (Business & Professional Services) Adult content, crypto, aviation, medical devices, military/weapons, nuclear/mining, public safety, real property transactions, or contracts over $500K
- (Insurance) MGAs, claims/TPAs, non-retail agencies/wholesalers or agents who sell aircraft, aerospace, long-haul trucking, mining, medical malpractice, ocean marine insurance, unregistered securities or retirement/benefits advising.
- (Financial) Auditing financial institutions, trustee/executor services, public/private offerings over 20% of billings or businesses that primarily serve high-net-worth individuals
- (Inspectors) Specialty inspections (mold, asbestos, lead, radon, pool/septic, drone, energy) or inspecting their own property
- (Real Estate) Real estate developers, mortgage brokers, REITs, title agents, construction/construction management, or agencies with 20+ licensed agents
- (Health, Care & Human Services) Holistic medicine, injections, infusions, cannabis, prescription drugs, physical therapy, EMT/paramedic/lifeguard work, or staffing agencies
- (Legal Services) Firms with more than 10 attorneys, admiralty/maritime, cannabis, environmental law, mass tort/class action, medical malpractice, M&A/IPO work, patent/trademark work, securities work, or cryptocurrency/NFT-related practice

Why ERGO NEXT Insurance?

Financial strength you can trust

- ERGO NEXT is a Munich Re company with an A+ (Superior) rating by AM Best.

Sell more insurance, faster

- **100% online quote-and-bind:** Get immediate coverage for more than 1,300 classes of business with zero friction.
- **Customizable coverage:** Solutions specifically tailored for the unique needs of micro-small businesses.
- **Zero paperwork:** No additional documents or manual applications are required to bind a policy.
- **Effortless renewals:** No application, paperwork, or attestation required — policies renew automatically.
- **Flexible billing:** We offer monthly and annual payment options for insureds, including ACH, debit, or credit.

Our mission: To help agents thrive

- **Robust self-service tools:** Empowering both agents and insureds with digital portals to manage policies 24/7.
- **Seamless claims:** We handle all claims in-house to ensure your clients are taken care of.
- **Expert support:** Our U.S.-based licensed agent team is available by phone, email, or chat from 8 a.m. to 7 p.m. CST.
- **Instant servicing:** Generate unlimited COIs and process endorsements immediately through the agent portal.