



Professional Lines

The Solution for Errors & Omissions and Cyber Liability

The Solution is available for publicly traded entities, private companies, nonprofits and financial institutions. QBE's *The Solution* is a market-leading portfolio product that allows an entity to build an insurance program in one policy for all of its professional lines exposures. Coverages include Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime, Errors & Omissions Liability, Media, and Cyber.

***The Solution* for E&O and Cyber Liability¹**

Our simplified policies offer the following key coverage features:

- Insured has settlement authority up to 100% of retention
- Reporting requirement limited to knowledge by senior management
- No hammer clause
- Full worldwide coverage - wrongful acts anywhere, claims brought anywhere
- Non-cancelable by QBE except for non-payment of premium
- A non-rescindable policy
- Final, non-appealable adjudication - conduct exclusion
- Policy exclusions = full severability
- 100% Defense Cost Allocation - includes both covered and uncovered matters
- Automatic acquisition coverage - no threshold, no limited time period
- Consequential BI/PD coverage - "for" wording
- No third-party discrimination exclusion
- Tech E&O:
 - No IP exclusion, except patent
 - Includes liability assumed under contract
- Media Liability - occurrence and claims made options:
 - All risk coverage
 - No I v. I exclusion, allowing claims for internal copyright ownership disputes

- BI/PD carve-back for mental anguish, emotional distress and humiliation
- Broad carve-backs to the contractual exclusion, including failure to provide credit and misappropriation of ideas under implied contract
- Automatic advertising content coverage, including related social media usage
- Coverage for costs associated with prosecuting a copyright or trademark declaratory relief action

Policy Construction

- General terms & conditions
- Errors & Omissions Liability
 - Miscellaneous E&O
 - Technology E&O
 - Media Liability
- Cyber Liability
 - Media liability for digital or electronic publication
 - Data breach notification costs
 - Information and communication asset rectification costs
 - Regulatory defense and penalty costs
 - Public relations costs
 - Forensics costs
 - Credit monitoring costs
 - Cyber business interruption
 - Cyber extortion

Claims

- In-house, dedicated specialty claims adjustors with product expertise, industry specialization, and a commitment to superior service pre-loss and post-loss
- Exclusive legal panel provides clients with the highest quality legal advice
- Easy claim reporting at

professional.liability.claims@us.qbe.com

Underwriting Appetite

QBE focuses on creating solutions for our clients through a detailed underwriting appetite with no limit on size of risk. A wide variety of service providers include, but are not limited to:

- Advertising agencies
- Benefit plan administrators/TPAs
- Claims adjusters
- Construction managers
- Consultants
- Franchisers
- Graphic designers
- Interior designers
- Landscape architects
- Medical billers
- Property managers
- Publishers and broadcasters
- Staffing firms
- Testing laboratories
- Trustees
- Video and film producers

Professional Lines

- *The Solution* continues the theme of contract certainty we started with *The Excess*, *The Executive*, our Lead Side A Excess/DIC policy, and *The Solution* for Public D&O and Private Companies
- *The Solution* is designed to be readily adaptable to emerging business trends. Its general terms and conditions section is uniform for all coverage parts
- Underwriters average 20 years in the professional lines space with industry specialization to help tailor policies that are right for each client
- Find out more about QBE and find our forms at qbe.com/us

QBE Insurance Group



QBE North America is a division of QBE Insurance Group Limited, one of the world's largest insurance and reinsurance companies.



We are rated A+ by Standard & Poor's and A (Excellent) by A.M. Best.*



Located in 31 countries with over 14,000 employees worldwide, we are considered a leading underwriter within our chosen markets.



We are able to profitably meet the local and multinational risk management needs of commercial customers who trade on a global basis.



Ranked on Forbes Global 2000 list of public companies and, in 2018, had a worldwide gross written premium of \$13.7 billion.

The QBE difference

For more information about our E&O insurance, please contact one of the following representatives:

■ Jim Mormile

SVP, Regional Underwriting
Executive - East
646.453.2288
jim.mormile@us.qbe.com

■ Debbie Hughes

VP, Regional Underwriting
Leader - Central
312.803.3514
debbie.hughes@us.qbe.com

■ Marcia A. Blanco

SVP, Professional Lines
Regional Leader - West
415.293.8601
marcia.blanco@us.qbe.com

QBE North America

55 Water Street | New York, NY 10041 | Tel: 212.422.1212 | qbe.com/us

 @QBENorthAmerica

* Please refer to policy form and coverage parts for specific wording, terms and conditions

* Learn more about ratings guidelines at standardandpoors.com and ambest.com.

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