

# PLPROS LIGHTHOUSE

*Preferred Insurance Partner for Select Professionals*

*Lighthouse has developed a particular expertise in two areas of Professional Liability:*

- Lawyers
- Tech/Media/Internet

## LAWYERS OVERVIEW

Lighthouse specializes in writing Lawyers Professional Liability. We are most competitive with firms having ten or more lawyers. We can entertain distressed firms by utilizing our surplus lines carriers. Our focus is placing coverage for firms specializing in Class Action, 100% Personal Injury Plaintiff (including medical malpractice), Intellectual Property, Securities Law, Entertainment, Real Estate Development, as well as firms with claims history.

## PROGRAM HIGHLIGHTS INCLUDE:

Special features include:

- All "A" Rated Carriers or better
- Available in all states through Admitted and/or Non-admitted Carriers
- Limits up to \$10 Million
- Primary & Excess
- Coverage for Employed Lawyers

## TECH/MEDIA/INTERNET OVERVIEW

### TECHNOLOGY COMPANIES PROFESSIONAL LIABILITY

Lighthouse offers high performance technology liability coverage for small and medium-sized tech risks such as software/hardware consulting, manufacturing, design, installation, maintenance, support & repair, systems integration, data warehousing activities, and computer facilities management & outsourcing of services.

## TECH/MEDIA/INTERNET OVERVIEW CONTINUED

### MEDIA PROFESSIONAL LIABILITY

Lighthouse offers media coverage with a technology spin for small and medium-sized media risks such as ad agencies, broadcasters, publishers, and film and program producers.

### INTERNET (CYBERSPACE) LIABILITY

Lighthouse offers internet liability coverage for small and medium-sized cyber risks such as Websites, Website design, development & hosting, Search engines & portals, Private & public networks/exchanges, Internet & application service providers, and E-commerce, including click & mortar.

## PROGRAM HIGHLIGHTS INCLUDE:

- A Rated Carrier
- Universal coverage territory
- Limits up to \$5 million
- Minimum premium range from \$1,200 to \$2,500
- Minimum retention of \$2,500
- Defense within the limits



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## AV PROFESSIONAL LIABILITY OVERVIEW

Lighthouse announces a professional liability policy tailored to meet the needs of audio visual production and staging companies. Liability coverage for claims related to the audio-visual industry arising out of:

Consulting  
Designing  
Renting and/or installing

The commercial general liability policy currently offered through our Take1 program addresses the bodily injury and property damage exposures and the professional liability policy addresses many of the pure financial loss exposures.

## PROGRAM HIGHLIGHTS INCLUDE:

- Policy written by a non-admitted AM Best "A" Rated Insurer
- Broad definition of insured
- Broad definition of professional services
- Duty to defend
- Damages include: mental anguish and emotional distress
- Limits available up to \$2,000,000 per claim



Lighthouse Underwriters, LLC<sup>TM</sup>

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[www.lighthouseunderwriters.com](http://www.lighthouseunderwriters.com)

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