



# Select Accounts Eligibility Guidelines

Professional Services

Edition: December 2024

Please consult  
with your  
Underwriter or  
Sales Executive for  
details and to  
discuss risks which  
may not meet the  
following  
guidelines.

## PROFESSIONAL SERVICES:

Target businesses include those providing professional services across a range of specialties, including advertising agencies, graphic design, consultants, interior decorators, lawyers, real estate agents, travel agencies and other related professions.

**Professional Services** risks will typically have a maximum account size of:

- Total property insured value: \$50M per account/\$15M per location
- Revenue: \$20M annually
- Workers Compensation: \$75,000 in premium
- Auto: 25 power units

## Quick Links:

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## Target Business for Professional Services

- Lawyers
- Real Estate Agencies
- Business, Management and Strategy Consultants
- Advertising and Marketing
- Graphic Artists and Designers
- Interior Decorators

## Underwriting Guidelines for Professional Services\*

### Industry Nuance:

- Home based businesses are acceptable for the industry.
- Three years in business preferred, however new ventures will be entertained.

### A few Reminders:

- **Ineligible exposures** can be found in **Ineligible Exposures for this Industry** and the **Class Table** for exposures more specific to a given class.
- Loss activity or prior termination of coverage may require underwriting review and action.
- Where applicable to BOP, these guidelines apply to business written on our BOP 2.0 product.



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Ineligible exposures for this industry: ** <i>(Unique exposures may exist at the class level. Refer to classification table)</i>	BOP	Monoline GL	Monoline Property	WC	Auto
Private equity firms, venture capital firms or hedge funds	X	X			
Risks engaged in digital assets operations	X	X		X	X
Risks performing work for political consultants, campaigns, or lobbyists	X	X		X	X
Government funded or managed public clinics or agencies	X	X		X	X

\* Additional underwriting guidelines may apply. Some states may have restricted appetite. Countrywide trends have been captured in the guidelines below, but may not encompass all scenarios

\*\* While outside of Select's underwriting appetite, coverage may be considered by [Northfield](#)

## Coverage Highlights for Professional Services

### Specialized Coverage Offerings:

- **Specialized BOP Endorsements:** [Professional Services Power Pac](#) and [Professional Services Premier](#) include higher policy limits and 30+ coverage features
- [CyberRisk](#)\*: provides flexible coverage options, allowing you to easily meet the needs of your customers
- **Employment Practices Liability:** designed to help protect businesses in the event of a claim alleging wrongful employment practices, including discrimination, retaliation, sexual harassment and wrongful termination.
- [Miscellaneous Professional Liability](#)\*: guards professionals from allegations of wrongful acts, such as negligence, misleading statements, errors or omissions in service or failure to provide service
- [Real Estate Professional Liability](#)\*: coverage specifically designed to help protect real estate professionals against losses resulting from negligence, errors and omissions in the performance of their professional service

\* Now available as a stand-alone policy quoted directly on the BOP 2.0 screen in partnership with Bond & Specialty Insurance

### Coverage considerations:

- BOP coverage as well as monoline property and general liability coverage is available.
- Property coverage limits are expected to be insured at 100% unless a coinsurance percentage is selected.
- Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire and earthquake
- Both Auto and Workers Compensation are available as companion policies or on a monoline basis subject to applicable guidelines.
- Umbrella coverage is available when written over a Travelers general liability policy.



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## Classifications

**Eligible operations are businesses specifically listed in the classification section.** If multiple business operations are conducted at the same location, each is to be separately classified and rated.

Quick Links: [A-F](#), [G-L](#), [M-R](#), [S-Z](#)

Class Description	Ineligible Exposures for this Class <b>(Applicable LOBs noted)</b>
<p><i>Where professional liability coverage is designated with an * below, it is available as a stand-alone policy quoted directly on the BOP 2.0 screen in partnership with Bond &amp; Specialty Insurance</i></p>	<p><i>Refer to "Ineligible Exposures for this Industry" to review additional ineligible exposures</i></p>
<p><b>Actuarial Consultants</b> <i>Evaluating the financial impact of risk and uncertainty to assist the management of private, non-profit, and public organizations.</i></p> <ul style="list-style-type: none"> <li>• Testing or Consulting Errors and Omissions Exclusion (CG T4 88) is mandatory</li> <li>• Miscellaneous Professional Liability coverage optionally available *</li> </ul>	<p>Receipts from the sale of training materials to clients is more than 25% of annual revenue (BOP, Monoline GL)</p> <p>Consultants providing advice on safety programs, quality compliance or OSHA (BOP, Monoline GL)</p> <p>Consultants providing advice on loss control recommendations for workers compensation (BOP, Monoline GL)</p> <p>Consultants providing advice on mergers and acquisitions (BOP, Monoline GL)</p>
<p><b>Advertising and Marketing</b> <i>Developing written copy, artwork, and other creative work for the purpose of publicizing or selling. Services often include purchasing advertising space on various media platforms.</i></p> <ul style="list-style-type: none"> <li>• Tobacco or Nicotine Exclusion (CG D2 26) is mandatory</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> <li>• For web design services, see <b>Technology Services Industry</b></li> </ul>	<p>Installation of or sale of space for advertising purposes on billboards or outdoor signs (BOP, Monoline GL, WC)</p>
<p><b>Arbitration and Mediation</b> <i>Helping individuals and businesses come to a resolution of a dispute either via testimony or negotiation.</i></p> <ul style="list-style-type: none"> <li>• Professional Services Exclusion-Legal Services (CG D3 37) is mandatory</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	
<p><b>Building Inspection Services</b> <i>Evaluating commercial or residential structures and component systems and preparing a report on the physical condition of the property.</i></p> <ul style="list-style-type: none"> <li>• BOP coverage: available for monoline property only</li> </ul>	<p>Construction site services (WC)</p> <p>Work in hazardous facilities (e.g., aerospace, nuclear plants, petrochemical plants) (WC)</p> <p>Perform work above two stories (WC)</p>
<p><b>Business, Management, and Strategy Consultants</b> <i>Strategic and organizational assistance to the management of private, non-profit, and public organizations, in one or more the following categories: management skills, marketing and business strategies, financial planning and budgeting.</i> <i>(Continued on next page)</i></p>	<p>Consultants providing advice on safety programs, quality compliance or OSHA (BOP, Monoline GL)</p> <p>Consultants providing advice on loss control recommendations for workers compensation (BOP, Monoline GL)</p>



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<b>Class Description</b>  Where professional liability coverage is designated with an * below, it is available as a stand-alone policy quoted directly on the BOP 2.0 screen in partnership with Bond & Specialty Insurance	<b>Ineligible Exposures for this Class (Applicable LOBs noted)</b>  Refer to "Ineligible Exposures for this Industry" to review additional ineligible exposures
<ul style="list-style-type: none"> <li>• Testing or Consulting Errors and Omissions Exclusion (CG T4 88) is mandatory</li> <li>• Miscellaneous Professional Liability Coverage optionally available*</li> </ul>	<p>Consultants providing advice on mergers and acquisitions (BOP, Monoline GL)</p> <p>Consultants providing advice on construction and manufacturing processes or product design (BOP, Monoline GL)</p> <p>Freight Services (All lines)</p> <p>Receipts from the sale of training materials to clients is more than 25% of annual revenue (BOP, Monoline GL)</p>
<b>Contract Staffing, Employee Leasing or Temporary Help Services</b> <i>Provides leased workers to client companies through a contractual arrangement for a fee.</i> <ul style="list-style-type: none"> <li>• BOP coverage: Available for monoline property only</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	
<b>Educational Consultants</b> <i>Advises and assists personal clients, typically individuals and families on college planning and other educational matters.</i> <ul style="list-style-type: none"> <li>• Advice given on financial investments and savings: <u>Add Financial Advisor class</u></li> <li>• Testing or Consulting Errors and Omissions Exclusion (CG T4 88) is mandatory</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	Tutoring or in-home services (BOP, Monoline GL, Monoline Property, WC)
<b>Employment and Executive Search Agencies</b> <i>Listing, referring, and placing applicants for permanent positions.</i> <ul style="list-style-type: none"> <li>• Personal and Advertising Injury Exclusion (CG D2 45) is mandatory</li> <li>• Testing or Consulting Errors and Omissions Exclusion (CG T4 88) is mandatory</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	Professional Employment Organizations (PEOs) or any organization providing employee leasing or temporary staffing services (BOP, Monoline GL, WC, Auto)
<b>Event, Wedding, and Party Planning Consultants</b> <i>Planning and organizing weddings, parties, and other events for clients.</i> <ul style="list-style-type: none"> <li>• Testing or Consulting Errors and Omissions Exclusion (CG T4 88) is mandatory</li> <li>• Communicable Disease Exclusion (CG D1 09) is mandatory</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	Events at Stadiums, Arenas, Concert Venues, Bar/night clubs, Taverns or Amusement Parks (BOP, Monoline GL, WC, Auto) Performances involving bands, orchestras, Fireworks/Special Effects, or armed security (BOP, Monoline GL, WC, Auto)



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<b>Class Description</b>  <i>Where professional liability coverage is designated with an * below, it is available as a stand-alone policy quoted directly on the BOP 2.0 screen in partnership with Bond &amp; Specialty Insurance</i>	<b>Ineligible Exposures for this Class (Applicable LOBs noted)</b>  <i>Refer to "Ineligible Exposures for this Industry" to review additional ineligible exposures</i>
<b>Graphic Artists and Designers</b> <i>Creating images, typography or motion graphics for printed or electronic media.</i> <ul style="list-style-type: none"> <li>• For web design services, see <b>Technology Services Industry</b></li> <li>• Tobacco or Nicotine Exclusion (CG D2 26) is mandatory</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	Installation of or sale of space for advertising purposes on billboards or outdoor signs (BOP, Monoline GL, WC)
<b>Human Resources, Benefit Plan, and Personnel Consultants</b> <i>Overseeing various aspects of employment, such as compliance with laws and standards, administration of benefits, recruitment, and dismissal to assist the management of private, non-profit, and public organizations.</i> <ul style="list-style-type: none"> <li>• Testing or Consulting Errors and Omissions Exclusion (CG T4 88) is mandatory</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	Receipts from the sale of training materials to clients is more than 25% of annual revenue (BOP, Monoline GL)  Consultants providing advice on safety programs, quality compliance or OSHA (BOP, Monoline GL)  Consultants providing advice on loss control recommendations for workers compensation (BOP, Monoline GL)
<b>Insurance Adjustors</b> <i>Examining, investigating, analyzing, and adjusting the loss claims presented to insurance companies.</i> <ul style="list-style-type: none"> <li>• Professional Financial Services Exclusion (CG D6 39) is mandatory</li> </ul>	Evaluating the physical condition of buildings or land for safety or code violations (BOP, Monoline GL, WC)  Third party administrator for medical or worker's compensation claims or CAT specialist (BOP, Monoline GL)  Perform work above two stories (WC)
<b>Interior Decorators</b> <i>Decorating, staging, or furnishing interior spaces for homes and business.</i> <ul style="list-style-type: none"> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	Construction, remodeling, architectural design (BOP, Monoline GL, WC)
<b>Investigative Services (Forensic, Detective, PI)</b> <i>Providing investigation and detective services. Services often include surveillance, fingerprinting, polygraph services, and forensics.</i> <ul style="list-style-type: none"> <li>• Available for monoline property only</li> </ul>	
<b>Labor Unions</b> <i>An organized association of workers, formed for the purpose of advancing their member's interests in respect to wages, benefits and working conditions.</i> <ul style="list-style-type: none"> <li>• Labor Union Dispute or Negotiation Activities Exclusion (CG D2 33) is mandatory</li> <li>• Personal and Advertising Injury Exclusion (CG D2 45) is mandatory</li> <li>• Portfolio Company-Exclusion (CG D5 59) is mandatory</li> <li>• Professional Financial Services Exclusion (CG D6 39) is mandatory</li> </ul>	National Unions (BOP, Monoline GL, WC, Auto)  Unions that have a history of strikes, picketing, boycotts or public confrontations (All lines)  Controversial or high-hazard industries (All lines)

*(Continued on next page)*



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Class Description	Ineligible Exposures for this Class  (Applicable LOBs noted)  Refer to "Ineligible Exposures for this Industry" to review additional ineligible exposures
<p>Where professional liability coverage is designated with an * below, it is available as a stand-alone policy quoted directly on the BOP 2.0 screen in partnership with Bond &amp; Specialty Insurance</p> <ul style="list-style-type: none"> <li>Setting of Standards, Warning, Licenses or Certification Including Products-Completed Operations Exclusion (CG T5 75) is mandatory</li> </ul>	
<p><b>Language, Translation, and Transcription Services</b> <i>Translating or transcribing spoken or recorded speech. May include stenography for court hearings and other legal proceedings, sign language interpretation, or other translation services.</i></p>	
<p><b>Lawyers</b> <i>Representing both individuals and businesses in a variety of legal matters.</i></p> <ul style="list-style-type: none"> <li>Professional Services Exclusion-Legal Services (CG D3 37) is mandatory</li> </ul>	
<p><b>Manufacturers' Representatives</b> <i>Independent representative that sells a manufacturer's products to wholesalers and retailers. Works directly with the production factory to sell the product but does not take possession of goods.</i></p> <ul style="list-style-type: none"> <li>Risks that take possession of goods sold to others should use the appropriate <b>Wholesale</b> classification</li> </ul>	<p>Sell mobile homes or kits to build homes or vehicles (BOP, Monoline GL)</p> <p>Directly imports products (BOP, Monoline GL)</p> <p>Industrial (e.g., heavy construction, manufacturing, farming) machinery or equipment (BOP, Monoline GL and Property)</p> <p>Conduct any service or repair (BOP, Monoline GL)</p> <p>Sell parts or products used in any nuclear energy application (BOP, Monoline GL)</p> <p>Value Added Reseller (BOP, Monoline GL)</p> <p>Marijuana, Hemp, or Cannabidiol (CBD) processing, handling, sales or distribution, including edible forms (All lines)</p>
<p><b>Market Research Services</b> <i>Systematically collecting, analyzing, and presenting marketing and public opinion data, including business-to-business research. Services may be on or off-premises.</i></p> <ul style="list-style-type: none"> <li>Testing or Consulting Errors and Omissions Exclusion (CG T4 88) is mandatory</li> <li>Miscellaneous Professional Liability coverage optionally available*</li> </ul>	<p>Accepting and/or processing payments (ineligible for BOP, Monoline GL)</p> <p>Sale of own products (BOP, Monoline GL)</p>
<p><b>Notaries</b> <i>Witnessing and authenticating the execution of certain classes of documents, administering oaths and affirmations and taking affidavits and statutory declarations.</i></p> <ul style="list-style-type: none"> <li>Miscellaneous Professional Liability coverage optionally available*</li> </ul>	



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<b>Personal Consultants</b> <i>Advises and assists personal clients, typically individuals and families. Services may include personal shopping, professional organizers, or life coaches.</i>	Personal trainers, exercise or fitness classes or centers, protection/security services, chauffeurs (All lines)
• Advice given on financial investments and savings: <u>Add Financial Advisor class</u>	Work in convalescent, intellectual or developmental disability facilities (inpatient or outpatient) (All lines)
• Testing or Consulting Errors and Omissions Exclusion (CG T4 88) is mandatory	Mental health or substance abuse facilities (inpatient or outpatient) (All lines)
<b>Professional Trade Associations</b> <i>Membership organizations engaged in promoting the business interests of their members, typically within a specific industry.</i>	Controversial or high-hazard industries (All lines)
• One of the following forms must be attached: <ul style="list-style-type: none"> <li>○ Personal and Advertising Injury Exclusion (CG D2 45) OR</li> <li>○ Amendment of Coverage B – Limited Personal and Advertising Injury Liability – Not Including Malicious Prosecution (CG D8 16)</li> </ul> • Setting of Standards, Warning, Licenses or Certification Including Products-Completed Operations Exclusion (CG T5 75) is mandatory           • Miscellaneous Professional Liability coverage optionally available*	Standard-setting, certification or accreditation providers (BOP, Monoline GL)
<b>Property Managers</b> <i>Managing real property for others. Services often include collecting rent, overseeing maintenance, and other operating activities.</i>	Work in hazardous facilities (e.g. aerospace, nuclear plants, petrochemical plants) (WC)
• Eligible for WC only	Perform remediation (i.e. hazardous material cleanup) (WC)
	Perform work above two stories (WC)
	Real Estate Development
	Perform 24 hour emergency services
	Manage individual dwellings, vacation rentals or resorts
<b>Public Relations</b> <i>Promotes the interests of their clients by preparing materials, which are designed to influence the general public or other groups.</i>	Controversial or high-hazard industries (BOP, Monoline GL, WC)
• Miscellaneous Professional Liability coverage optionally available*	Sell space for advertising purposes on billboards or outdoor signs (BOP, Monoline GL)
	Revenue from clients in the tobacco industry is more than 10% of annual revenues (BOP, Monoline GL)
	Revenue from government, municipalities, or operations funded or managed by them (BOP, Monoline GL)



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<b>Real Estate Agencies</b> <i>Assisting clients in the selling, buying, and renting of commercial or residential real estate.</i>	<p>Real estate development (All lines)</p> <p>Property management services (BOP, monoline GL, monoline Property). For WC, see <a href="#">Property Manager</a> classification.</p> <p>Real estate investment services (BOP, Monoline GL, WC)</p> <p>Building or land inspection services (BOP, Monoline GL, WC)</p>
<b>Real Estate Appraisers</b> <i>Examining, investigating, or estimating the fair market value of real estate.</i>	Evaluating the physical condition of buildings or land for safety or code violations (BOP, Monoline GL)
<ul style="list-style-type: none"> <li>• Inspection, Appraisal and Survey Companies Exclusion (CG D2 72) is mandatory</li> </ul>	
<b>Telemarketing and Answering Services</b> <i>Operating call centers that accept inbound and place outbound calls on behalf of others.</i>	<p>Accepting and/or processing payments (BOP, Monoline GL)</p> <p>Sale of own products (BOP, Monoline GL)</p> <p>Emergency response products or services (BOP, Monoline GL)</p>
<ul style="list-style-type: none"> <li>• Personal and Advertising Injury Exclusion (CG D2 45) is mandatory</li> <li>• Testing or Consulting Errors and Omissions Exclusion (CG T4 88) is mandatory</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	
<b>Theater and Sporting Event Promoters</b> <i>Organizing, promoting, and managing live performing arts productions, concerts, sporting events, festivals, or fairs in facilities that are managed and operated by others.</i>	<p>Work in high-capacity facilities (e.g., amusement parks, arenas, stadiums, concert venues) (WC)</p> <p>Perform work above two stories (WC)</p> <p>Provide live entertainment (WC)</p>
<ul style="list-style-type: none"> <li>• Eligible for property and Workers Compensation only</li> </ul>	
<b>Title Agencies</b> <i>Preparing, issuing, and filing documents related to the transfer of real estate titles.</i>	<p>Title insurance carrier (BOP, Monoline GL)</p> <p>Mortgage or loan company (BOP, Monoline GL)</p>
<ul style="list-style-type: none"> <li>• Professional Financial Services Exclusion (CG D6 39) is mandatory</li> <li>• Professional Services Exclusion-Legal Services (CG D3 37) is mandatory</li> </ul>	
<b>Travel Agencies</b> <i>Providing travel information and arranging tours, transportation, and lodging for travelers.</i>	Conduct tours (BOP, Monoline GL, WC, Auto)
<ul style="list-style-type: none"> <li>• Travel Agency Errors and Omissions Exclusion (CG T5 29)</li> <li>• Miscellaneous Professional Liability coverage optionally available*</li> </ul>	



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