

# Miscellaneous Professional Liability & General Liability

Businesses today face growing exposure — from professional missteps to evolving general liability risks. They need insurance partners who understand these challenges in practice, not just in theory.

Counterpart's Miscellaneous Professional Liability (MPL) and General Liability (GL) coverage is built to protect a wide spectrum of businesses — from small firms to complex operations with up to \$100M in revenue. Our in-house team of underwriters, claims specialists, and actuaries brings deep expertise to every account, delivering tailored solutions that match the unique risks and needs of each insured.

## Coverage

Limits up to \$5,000,000 / \$5,000,000

### Professional Liability

#### General Liability

Including Products Completed Operations

#### Artificial Intelligence (AI) Coverage

#### Media Activities Sublimit

#### Professional Services

Custom-Tailored Description

#### Pollution Liability

#### Sexual Abuse and Physical Misconduct

Limits up to \$1,000,000 / \$1,000,000

### Account Specific Capabilities

TCPA/FCRA  
Cost of Correction  
Pollution  
First Dollar Defense  
Defense Outside Limits  
Medical Billing and Regulatory Actions  
HIPAA/HITECH Violations  
Third Party Discrimination  
Tenant Discrimination  
Contract Specific Limit

### Technology Based Services

Adaptable to any Class  
Broad definition

### Coverage Enhancements

Bodily Injury & Property Damage Sublimit  
Personal Injury  
Blanket Additional Insureds  
Automatic Subsidiary Language  
No Hammer Clause  
Disciplinary Proceedings  
Subpoena Assistance  
Insured Expenses  
Punitive Damages (where insurable by law)  
Separate Limits for PL & GL  
Reputation Management  
True Worldwide Territory

## What We Write

● Selective Appetite ● Strong Appetite

### Small & Middle Market

Revenues up to \$100,000,000

Advertising/Marketing/Branding  
Aerial Photographic Services  
Archaeological/Historical Preservation Consultants  
Associations  
Auctioneers/Auction Houses  
Back-Office Administration  
Bookkeeper  
Business Continuity Consulting  
Business Process Outsourcing  
Call Centers (Inbound/Outbound)  
Claims Adjuster  
Conservation Consultants  
Convention Planning/Management  
Corporate Trainers  
Cost Control Consultants  
Courier/Messenger  
Court Reporters  
Customs House Brokers  
Debt Collectors  
Direct Mail Services  
Event Planners

### No Minimum Policy Premium Average Premium ~\$15,000

● Exhibit Designers  
● Expert Witnesses  
● Financial/M&A Consultant  
● Franchisor  
● Freight Forwarders  
● Fulfillment Services  
● Graphic Designers  
● Home Inspectors  
● Human Resources Consulting  
● Interior Decorator/Designer  
● Janitorial/Cleaning  
● Landscape Gardeners  
● Landman  
● Litigation Support Services  
● Lobbyists  
● Logistics Firms  
● Loss Prevention Inspectors  
● Management Consultants  
● Market Research  
● Medical Billing  
● Mediators

● Meeting Planners  
● Mortgage Broker  
● Printers  
● Project & Contract Management  
● Property Managers  
● Property Preservation Services  
● Public Relations Firms  
● Real Estate Agents/Brokers  
● Real Estate Appraisers  
● Real Estate Consultants  
● Recruiters  
● Regulatory/Compliance Consultant  
● Safety Consultant  
● Staffing (Permanent/Temporary)  
● Tax Preparation  
● Third Party Administrator  
● Translator/Transcriber  
● Travel Agents  
● Trustees  
● Tutoring  
● Over 200 more!

## Meet Your Team



**Mike Muglia**  
Professional Liability Lead



**Nick Rotondo**  
Director, MPL



**Eric Marler**  
Head of Claims



**Katherine Dowling**  
Claims Manager



**Brian Basili**  
Risk Engineer, PL



**Rebekah Bermudez**  
Risk Engineer, PL

## Get Started

Email submissions to [underwriting@yourcounterpart.com](mailto:underwriting@yourcounterpart.com)

Counterpart's products are underwritten by an A.M. Best A Rating Carrier.  
The rating represents the overall financial status of the carrier, and is not a recommendation of the specific policy provisions, rates or practices of the issuing insurance company.