

# 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.