

Commercial Property & Casualty • Wind Deductible Buybacks
 Earthquake Deductible Buybacks • Inland Marine • Equipment Breakdown
 Miscellaneous Professional Liability • Insurance Agents & Brokers • Allied Health
 Assisted Living • Med Spa/Salon Program • Developmentally Disabled Group Homes
 Weather Insurance • Event Cancellation • Liquor Liability/Nightclub Program

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100% DEDICATED TO SERVING THE WHOLESALE MARKETPLACE SINCE 1994

Miscellaneous Professional Liability • Insurance Agents & Brokers
 Allied Health & Assisted Living • Group Homes • Med Spa/Salon

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CA Lic #0B29544

UNDERWRITING OFFICES: NEW YORK • CHICAGO • SAN FRANCISCO • ATLANTA • HOUSTON

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We are constantly improving the competitiveness of our brokerage offerings. By accommodating our wholesalers' changing needs with quality professional liability products, we create an environment of success and stability. We work hard at understanding the unique needs of our customers and create dependable insurance solutions that stand out from the competition. At WKFC, we believe in service first, last and always.



Miscellaneous Professional Liability

ADMITTED & NON-ADMITTED IN ALL 50 STATES

Claims Made & Reported MPL
Excellent reputation for claims handling

Available Enhancements Include:

- GL Claims Made or Occurrence
- Business Personal Property on Sublimated Basis
- First Dollar Defense
- Defense Outside the Limit
- Contingent BI/PD
- Privacy Liability
- Cyber Liability
- Minimum Premium as low as \$1,500

ELIGIBLE CLASSES

- Ad Agency
- Answering Service
- Arbitrators/Mediator
- Auctioneer
- Background & Pre-Employment Screening
- Bankruptcy Trustee
- Benefit Plan Administrators/TPA
- Bookkeeper
- Claims Adjuster
- Construction Manager
- Consultant
- Consumer Credit Bureau
- Consumer Credit/Debt Counselor
- Court Reporter
- Data Processors/Manager
- Event Planner
- Executive Recruiter
- Expert Witness
- Forensic Investigator
- Franchisor
- Freight Forwarder
- Fulfillment Firms
- Fundraisers/Grant Writers
- Graphic Design
- Interior Design
- Interpreter/Translator
- Landscape Architect
- Lobbyist
- Medical Biller
- Medical Transcription
- Payroll Processors/Payment Services
- Polygraph Operator
- Printer
- Private Investigator
- Property Manager
- Property Preservationist
- Public Relations Firm
- Staffing Agencies
- Tax Preparers
- Testing Labs (no environmental)
- Travel Agencies

TECHNOLOGY FIRMS

- Computer Software Developers
- Database Managers
- Data Processors
- Information Systems Analyst
- Technology Consultant
- Website Designers



NEW
Cyber Liability
as a Coverage
Enhancement

Just when you think you can't find the right professional liability product for your client - WKFC Can!

We don't work directly with insureds or your retailers. We are 100% dedicated to you... making you stronger because we give you access to multiple markets, stand-alone and package policies and many exclusive programs. We are licensed in all states. Our long term relationships with our carriers allow us to provide our brokers with quick turn-around time. Our focus is on the long-term. Check out our track record and know that you can't go wrong with WKFC.



INSURANCE AGENTS AND BROKERS

- Unique Coverage Extensions
- Excess Available
- Minimum Deductible as low as \$2,500
- Minimum Premium as low as \$2,250

Sample Classes
Commercial Lines
Life & Health
Personal Lines
Retail Agents / Brokers
Wholesale Brokers



ALLIED HEALTH

- Professional Liability only or PL & GL
- Up to \$2M/\$6M Limits Available
- Minimum Premium as low as \$1,550 for PL/GL
- Offering separate PL&GL Limits (shared limits are available for a credit)
- H&NOA, Sexual abuse (up to \$1M/\$3M), Defense outside, EBL, First Dollar Defense, Punitive Damages & other coverage enhancements available

• Coverage for Individuals & Entities
Sample Classes
Adult Day Care
Alcohol/Drug Rehab
Health & Fitness Centers
Home Health Agencies
Mental Health Clinic
Medical Clinics
Testing Services
Medical Lab
Medical Staffing



MED SPA/SALON PROGRAM

- Professional Liability only or PL & GL
- Up to \$2M/\$6M Limits
- Sexual Abuse/Molestation Available
- Coverage for Individuals & Entities
- Minimum Premium as low as \$1,250 for PL only for Individuals or \$2,400 for PL & \$600 for GL for entities

Sample Classes
Body Piercing
Body Wraps
Botox
Dermal Fillers
Facials/Peels
Laser Hair Removal
Microdermabrasion
Permanent Makeup
Tattoo
Vein Treatment



ASSISTED LIVING PROGRAM

except AK and on limited basis in FL

- Professional Liability only or PL & GL
- Offering separate PL & GL limits
- Limits up to \$2M/\$6M
- Sexual Abuse/Molestation Available
- Full Limit Punitive Damages

• Evacuation Expense sub-limits, Legal-Media Expense sub-limits & other coverage enhancements available
• Optional Defense Outside Limits
• Minimum Premium as low as \$1,800 (Claims Made on PL)
• \$450 GL Claims Made, \$600 GL Occurrence



GROUP HOMES FOR THE DEVELOPMENTALLY DISABLED

- GL Claims Made or Occurrence
- Up to \$2M/\$6M Limits
- Minimum Premium \$300 for GL Claims Made
- Minimum Premium \$450 for GL Occurrence
- Minimum Premium \$1,250 for PL Claims Made
- Incident Sensitive Coverage Trigger

• Separate PL & GL limits on one policy form (shared limits are available for a credit)
• Many optional coverages available
Sample Classes
Group Homes for Mentally Disabled
Group Homes for Physically Disabled

