

A perfect partner for a
less-than-perfect world.™



AscotPRO®

AscotPRO® is a suite of Cyber & Professional Liability solutions built to protect against evolving cyber exposures and business threats facing today's organizations. Alongside a comprehensive selection of offerings, the team can create customized standalone or blended policies, and provides a variety of innovative pre breach tools and access to world class breach response providers.

AscotPRO® Product Offering

Cyber

- **Target Industries:** Broad Appetite
- **Target Sub-Industries:** Financial & Professional Services, Retail, Hospitality, Manufacturing
- **Areas out of Appetite:** Public Entity and Federal Agencies
- **Coverage Features:** Pre-Breach Service Offerings, Ability to Customize and Attach E&O offerings, Limits up to \$10M, Minimum Premium \$10K

Media Liability

- **Target Industries:** Traditional media companies
- **Target Sub-Industries:** Publishers, broadcasters, ad agencies, creators of content
- **Areas out of Appetite:** Music, film production, monoline public appearance
- **Coverage Features:** Occurrence, Defense outside the limit (available), All peril, Limits up to \$10M, Minimum Premium \$10K

Technology E&O

- **Target Industries:** Technology Service Providers
- **Target Sub-Industries:** ASP, Software Development, IT Consultants/Staffing
- **Areas out of Appetite:** Online gambling, video game developers
- **Coverage features:** Broad definition of technology service provider, Software copyright coverage, Limits up to \$10M, Minimum Premium \$10K

AscotPRO® Product Offering (Cont.)

Lawyers' Professional Liability

- **Target Industries:** Firms with 5-150 lawyers, most AOPs entertained, including firms with claim activity.
- **Coverage Features:** Admitted and non-admitted, 6-18- month policy periods, Worldwide coverage, 60-day automatic ERP, Firm and individual ERP options, Definition of Insured includes predecessor firms "of counsel" and per diem lawyers, Damages include pre- and post-judgement interest, Limits from \$250K- \$5M, Minimum Premium \$10K
- **Risk Services:** Partnership with national law firm Wilson Elser Moskowitz Edelman & Dicker, dedicated Risk Management website for all policyholders, National Panel Counsel services available to all primary policyholders

Miscellaneous Professional Liability

- **Target Industries:** Broad Appetite including Real Estate focus
- **Coverage Features:** Right and duty to defend policy, Claims made and reported policy, No hammer clause, Coverage for subsidiaries, employees and independent contractors included in base, Coverage for punitive and exemplary damages with most favorable jurisdiction language, Limits up to \$5M, Minimum Premium \$5K, Wholesale Only Distribution
- **Risk Services:** Partnership with Freeman Mathis & Gary includes pre-claim risk management hotline and resources

Healthcare

- **Target Industries:** Fitness, home healthcare, mental or behavioral health, medical clinics, medical labs, medical imaging, pharmacies, physical rehabilitation
- **Target Size:** Risks up to \$100M in revenue
- **Areas out of Appetite:** Hospitals, long-term care facilities, stand-alone physicians, or physician groups,
- **Coverage Features:** Customizable primary policy form – Professional Liability, General Liability, Products/Completed Operations Liability, Employee Benefits Liability, Cyber Liability. Coverage for both in-person and remote care. Minimum Premium \$2.5K, Wholesale Only Distribution

Ascot Differentiator

- Ability to tailor coverage to the needs of each insured
- Unencumbered book of business
- All policies written on "A" Rated paper
- Diversified Industries and Client Revenue Segmentation

Contact

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