



PROFESSIONAL LIABILITY

Professional Liability

Miscellaneous Professional Liability

KEY CONTACTS:



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Classes Covered

Vela provides Miscellaneous Professional Liability coverage for a broad range of service providers and professionals, which includes, but is not limited to those listed below.

- Advertising Agencies
- Associations
- Auctioneers
- Billing Services
- Bookkeepers
- Career Counseling
- Claims Adjusters
- Collection Agencies
- Couriers
- Court Reporters
- Energy Consultants
- Event Planners
- Financial Consultants
- Franchisors
- Graphic Designers
- HR Consultants
- Interpreters & Translators
- Mailing Services
- Management Consultant
- Marketing Consultants
- Medical Transcriptionists
- Mental Health Counselors
- Notaries
- Photographers
- Printers
- Private Investigators
- Professional Employer Organizations
- Promotional Services
- Property Managers
- Recruiting Services
- Referral Services
- Seedsmen
- Tax Preparers
- Temporary Help/Staffing Services
- Travel Agents
- Trustees

Territory

All U.S. states

Coverage Limits

Vela can provide maximum limits of:

\$5,000,000 Each Claim

\$5,000,000 General Aggregate

Minimum Premium

\$1,000 (applies to select classes)

Minimum Deductible

\$1,000 per claim (applies to select classes)

SUBMISSIONS: submissions@vela-ins.com

GENERAL INQUIRIES: marketing@vela-ins.com



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Vela Insurance Services | a Berkley Company, provides excess & surplus lines insurance solutions through our exclusive network of wholesale brokers in our specialized market segments.

Coverage Benefits

- Claims Made form
- "Duty to Defend" wording
- Broad definition of professional services
- Expanded definition of Claim to include arbitration demand, administrative proceeding and request to toll the statute of limitations
- Definition of Wrongful Act expanded to include both Personal and Advertising Injury. Personal Injury includes libel, slander and invasion of privacy.
- Broad Definition of Insured. Insured includes:
 - spouses and domestic partners of Insureds;
 - members of Limited Liability Companies;
 - subsidiaries of the Named Insured
- Punitive, exemplary and multiple damages where insurable under the law of the applicable jurisdiction
- Severability of Application language
- Expanded Mergers and Acquisition language to include automatic subsidiary coverage
- Disciplinary Proceeding – \$10,000 limit
- Subpoena Response Coverage – \$2,500 per claim/\$5,000 limit

Exceptional Security

Business is written on behalf of insurance company subsidiaries of W. R. Berkley Corporation that are Rated A+ (Superior) XV by A.M. Best (Outlook: Stable) A+ (Strong) by Standard & Poor's (Outlook: Stable).

Submission Requirements

- Recently signed and dated Vela Miscellaneous Professional Liability application or market equivalent application including Claims Warranty
- Supplemental application (if applicable for class of business)
- 5-years loss history at current valuation dates
- Prior carrier information, including limits, deductibles, and premium

LOCATIONS:

ATLANTA, GA
CHICAGO, IL
HAMILTON SQUARE, NJ
LOS ANGELES, CA
MINNEAPOLIS, MN
NAPERVILLE, IL

NEW YORK, NY
OMAHA, NE
PHILADELPHIA, PA
SCOTTSDALE, AZ
WALNUT CREEK, CA

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Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. Certain coverages may be provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation through licensed surplus lines brokers. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2025 Vela Insurance Services | a Berkley Company. All Rights Reserved.

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