

For customizable **Miscellaneous Professional Liability** solutions, start with a carrier that specializes in them.

We make it our business to know your client's business. That's why our professional liability coverage is the right choice for a wide range of professional businesses. It starts with our experienced underwriters who have specialized knowledge in a particular industry. Their expertise brings a better understanding of what those businesses face, allowing us to develop solutions tailored for their unique needs. Our underwriters also have significant authority, handling new and emerging risks and delivering the quick turnarounds you need. So you can feel confident in the coverage you're providing while you build long-term partnerships with your clients.

Program Highlights

- Twin City Fire Insurance Company is an Admitted Company and A.M. Best rated "A+" (Superior), Financial Class XV
- Limits of liability up to \$5,000,000 – primary or excess
- Broad underwriting appetite with over 60 eligible classes
- Exceptional service

Coverage Highlights

- 50/50 softened hammer clause
- Punitive damages, where allowed by law
- Personal injury coverage, including mental anguish or emotional distress
- Subsidiary coverage
- Disciplinary proceedings coverage
- Defense for fraud, dishonest, intentional acts
- Worldwide coverage

Target Classes of Business

- Administrative Services
- Advertising Agencies
- Advertising - Promotions
- Arbitrators/Mediators
- Associations
- Auctioneers
- Automobile Appraisers
- Bankruptcy Trustees
- Call Centers
- Career Counseling
- Claims Adjusters
- Commercial/Graphic Artists
- Communications Consultants
- Court Reporters
- Editing Services
- Educational Consultants
- Employment Agencies
- Energy Consultants
- Equipment Appraisers
- Executive Search/Placement Agencies
- Expert Witnesses
- Forensic Investigators
- Franchisors
- Graphic Designers
- Interpreters
- Linguists
- Litigation Consultants
- Management Consultants
- Manufacturers
- Marketing Agencies/Consultants
- Nonprofits
- Printers
- Private Investigators
- Process Servers
- Project Managers
- Public Relations Firms
- Sales Consultants
- Staffing Firms (Temp/Perm/Exec)
- Stenographers
- Technical Consultants
- Testing Services (non-medical)
- Third Party Administrators
- Translators
- Trustees
- Tutors
- User Experience Researcher
- Visual Merchandiser

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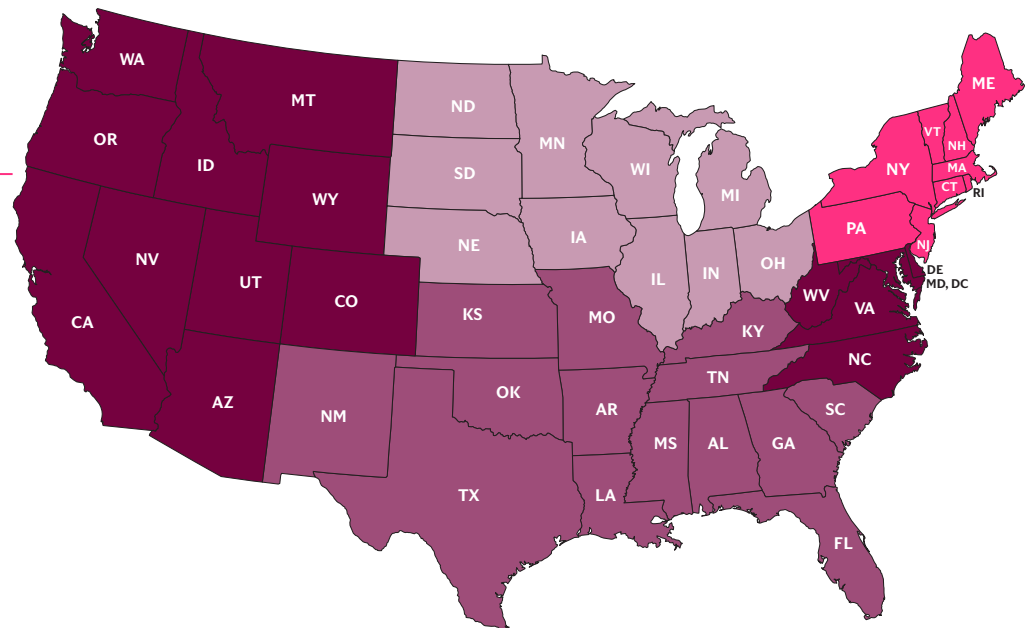
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Learn more.

Put our specialized knowledge and experience to work for your clients.
Contact your representative from The Hartford today.



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of July 2026.

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