

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

Our professional liability coverage is the right choice for a wide range of businesses because our experienced underwriters have specialized industry knowledge. 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

- Limits up to \$5,000,000 – primary or excess
- Non-admitted product with coverage tailored for each risk
- Admitted product available in all states except AK, HI and LA

Coverage highlights

- 50/50 hammer clause
- Punitive damages, where allowed by law
- Personal injury coverage
- Defense for fraud, dishonest, intentional acts
- Defense for discrimination
- Innocent insured coverage
- Independent contractors coverage
- Supplemental payment for subpoena expenses
- Worldwide coverage

Financial strength ¹	A.M. BEST	S&P
Navigators Insurance Company	A+	AA-

(As of 2025)

Target classes of business

- Acoustic & Lighting Designers
- Administrative Services
- Advertising Agencies
- Arbitrators/Mediators
- Associations
- Auctioneers
- Billing Services
- Bookkeepers
- Broadcasters
- Business Brokers
- Call Centers
- Claims Adjusters
- Commercial/Graphic Artists
- Commercial Real Estate
- Communications Consultants
- Computer Consultants
- Court Reporters
- Educational Consultants
- Electronic Data Processing Firms
- Employment/Executive Search Agencies
- Energy Auditors
- Event Planners
- Facility Managers
- Forensic Investigators
- Franchisors
- Graphic Designers
- Hotel Managers
- Leasing Agents
- Linguists
- Management Consultants
- Manufacturers
- Marketing Agencies/Consultants
- Multimedia Firms (Media Services)
- Notary Publics
- Personal Trainers
- Printers
- Process Servers
- Public Relations Firms
- Publishers
- Risk Managers/Consultants
- Scientific Research Firms
- Staffing Firms (Temp/Perm/Exec)
- Tax Preparers
- Telemarketing/Direct Mail Marketers
- Third Party Administrators
- Translators
- Travel Agents
- Trustees

Why Navigators – a Brand of The Hartford



4.8 star claims and risk engineering experience²



History as a commercial insurer



Learn more.

Contact a professional and knowledgeable underwriter today.

* All financial ratings are as of November 2025.

¹ Rating determinations made by rating agencies are subject to change from time to time. While the Company attempts to show accurate information, it cannot assure the timeliness of ratings referred to herein and assumes no obligation to monitor the rating actions of any rating agency. The A.M. Best and S&P ratings are as of November 2025 and are on a stable outlook. A+ rating from A.M. Best represents the 2nd highest rating and an AA- from Standard & Poor's represents the 4th highest rating.

² Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

General Product Description | This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About Surplus Lines Coverage | The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declaration, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

About The Hartford Underwriting Companies | The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Texas, Arizona, New Hampshire and Washington, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of Illinois (CT and HI only), Hartford Insurance Company of the Midwest, Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company (except in CT and HI), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company. In California, this insurance may be underwritten by one or more non-admitted insurance companies (not licensed in CA) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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