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.

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

(As of 2025)

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

NAVIGATORS
A Brand of The Hartford

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 experience[2]

200 Years

History as a commercial insurer

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE™

NAVIGATORS
A Brand of The Hartford

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.