

# ERRORS & OMISSIONS

Coaction Specialty<sup>®</sup> insures a broad range of service providers and professionals in both the technology and non-technology industry groups through its robust E&O program. This program is serviced exclusively through our wholesale partners and features a modular form that can be tailored to specific risks with the ultimate flexibility in underwriting.

## Product Offerings

- \$5,000,000 per claim/ \$5,000,000 aggregate in available limits
- Primary modular policy for Misc. E&O/Tech E&O/Cyber/Media
- General Liability available for select risks
- Follow form Excess available
- Full prior acts coverage available for select risks
- Claims made and reported form with Duty to Defend
- Independent Contractors included in definition of insured
- Worldwide Coverage available
- Softened hammer clause of 75/25 in favor of the insured
- 60 days notice after policy expiration period to report claims

## Beyond Coverage: Benefits

- **Dedicated In-House Professional Lines Claims Handling:** Licensed attorneys with deep industry knowledge ensure efficient, fair, and responsive claim resolutions
- **Policyholder access to Coaction<sup>®</sup> [SafetyNow](#) portal:** free publications, sample safety programs, training material and risk management tools
- **24/7 Access to a Cyber Breach Coach:** Expert guidance to navigate cyber incidents, minimize impact, and coordinate response efforts, ensuring swift and effective resolution

## KEY CONTACTS



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## Target Sectors

- Accountants
- Adjusters
- Administrative Services
- Billing Services
- Consultants
- Education/Training
- Employment/Staffing Services
- Marketing/ Creatives
- Printers
- Property Management
- Real Estate
- Technology Services
- Testing Services
- Trustees

## Out of Appetite

- Cannabis
- Cryptocurrency
- Franchisors
- Home Inspectors
- Lawyers
- Security Guards
- Title/Escrow Agents
- Transportation

## SUBMISSIONS (90-day clearance)

Send to:

[EOsubmissions@coactionspecialty.com](mailto:EOsubmissions@coactionspecialty.com)

**Coaction<sup>®</sup> insures over 100 service providers and professionals exclusively through our Wholesale Partners. Many eligible classes, but not all, are listed below:**

## ❖ Miscellaneous E&O

- Accountants
- Administrative Support Services
- Advertising Agencies
- Arborist
- Association/Membership Services
- Auctioneering
- Background Check Services
- Billing Services
- Bookkeepers
- Business Support Services
- CAD Services
- Claims Adjusters
- Collection Agencies
- Concierge Services
- Construction Managers (Agency)
- Consultants
- Couriers/Messengers
- Court Reporters
- Education Advisors
- Employment/Recruiting
- Energy Consultants
- Event Planners
- Environmental Consulting
- Expert Witness
- Financial Consultants
- Grant Administration
- Graphic Designers
- Inspection Services
- Interior Designer
- Interpreters & Translators
- Janitorial Services
- Landscape Architects
- Lobbyists
- Mailing Services
- Market Research Firms
- Management Services
- Notaries
- Paralegals
- Pet Groomer/Sitters/Walker
- Photographers
- Printing Services
- Process Servers
- Project Managers
- Property Managers
- Property Preservation Services
- Real Estate Agents/Brokers
- Referral Services
- Registered Agent
- Staffing and PEO Services
- Talent Agents
- Tax Preparers
- Testing Services
- Third Party Administrator
- Training Services
- Transcription Services
- Travel Services
- Trustees
- Tutors

## ❖ Technology E&O

- Application Service Providers
- Cloud Provider
- Computer/Technology Consulting
- Custom Software Development
- Data Storage
- Disaster Recovery
- Document Management
- Electronic Data Processing
- Enterprise Resource Planning
- Equipment Evaluation/Selection
- Graphic Design
- Hardware Evaluation/ Install/ Maintenance/ Repair
- Management Systems Consulting
- Network Administration
- Network Analysis/ Design/ Engineering
- Outsourcing Development/ Design
- Quality Assurance Consulting
- Record Management Retrieval
- Software as a Service
- Software Design
- Support Services
- System Administration
- System Integration
- Telecommunications Consulting
- Website Design
- Website Development
- Website Programming
- Website Technical Consulting

## Why Choose Coaction Specialty<sup>®</sup>?

Coaction Specialty<sup>®</sup> is an innovative specialty property and casualty insurer, providing a wide range of insurance solutions for companies across the United States. Our expertise and focus on excellence have made us a leader in the specialty insurance space.

### Expertise

We deliver underwriting, claims, distribution and customer service experiences that help drive performance.

### Claims Management

At Coaction Specialty<sup>®</sup>, we strive to provide an exceptional claims-handling experience to our clients. Our average claim adjuster has over 15 years of experience and are strategically aligned with our underwriting verticals to provide our insureds and claimants a specialized claims encounter.

- Expert claims team known for its quality, commitment, and integrity
- Engage with specialized investigative and litigation experts
- Industry-leading loss control services



To learn more, visit [www.coactionspecialty.com](http://www.coactionspecialty.com)

Policies are underwritten by the insurers of Coaction Specialty Insurance Group, Inc. (Coaction<sup>®</sup>), which includes New York Marine and General Insurance Company, Gotham Insurance Company, and Southwest Marine and General Insurance Company. Policies may not be available in all jurisdictions. Actual coverage is specified in the policy issued.

Coaction<sup>®</sup>, 412 Mt. Kemble Ave., Ste 300C, Morristown, NJ 07960.

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### Financial Strength

**A-, X (Excellent)**

by A.M. Best,  
Financial Rating & Size

**\$1.364B**

2023 Premium

**\$675.1M**

Policyholder Surplus

*As of Dec 2024*

- ✓ Licensed or eligible to write in all 50 states, DC and Puerto Rico
- ✓ Admitted and Non-Admitted Product Offerings

### Expertise in

We have in-depth product knowledge, underwriting and claims expertise in the following verticals:

Casualty

Marine, Energy & Transportation

Property

Excess Casualty

Professional Lines

Entertainment

Binding Authority

**30+**  
Sub-Verticals