



# AscotPRO®

**AscotPRO®** is a suite of Cyber & Professional Liability solutions built to protect against evolving cyber exposures and business threats facing today's organizations. Alongside a comprehensive selection of offerings, the team can create customized standalone or blended policies, and provides a variety of innovative pre breach tools and access to world class breach response providers.

## AscotPRO® Product Offering

### Cyber

- **Target Industries:** Broad Appetite
- **Target Sub-Industries:** Financial & Professional Services, Retail, Hospitality, Manufacturing
- **Areas out of Appetite:** Public Entity and Federal Agencies
- **Coverage Features:** Pre-Breach Service Offerings, Ability to Customize and Attach E&O offerings, Limits up to \$10M, Minimum Premium \$10K

### Media Liability

- **Target Industries:** Traditional media companies
- **Target Sub-Industries:** Publishers, broadcasters, ad agencies, creators of content
- **Areas out of Appetite:** Music, film production, monoline public appearance
- **Coverage Features:** Occurrence, Defense outside the limit (available), All peril, Limits up to \$10M, Minimum Premium \$10K

### Technology E&O

- **Target Industries:** Technology Service Providers
- **Target Sub-Industries:** ASP, Software Development, IT Consultants/Staffing
- **Areas out of Appetite:** Online gambling, video game developers
- **Coverage features:** Broad definition of technology service provider, Software copyright coverage, Limits up to \$10M, Minimum Premium \$10K



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## AscotPRO® Product Offering (Cont.)

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### Lawyers' Professional Liability

- **Target Industries:** Firms with 5-150 lawyers, most AOPs entertained, including firms with claim activity, large law firm capabilities
- **Coverage Features:** Admitted and non-admitted, 6-18- month policy periods, Worldwide coverage, 60-day automatic ERP, Firm and individual ERP options, Definition of Insured includes predecessor firms "of counsel" and per diem lawyers, Damages include pre- and post-judgement interest, Limits from \$250K- \$5M, Minimum Premium \$10K
- **Risk Services:** Partnership with national law firm Wilson Elser Moskowitz Edelman & Dicker, dedicated Risk Management website for all policyholders, National Panel Counsel services available to all primary policyholders

### Miscellaneous Professional Liability

- **Target Industries:** Broad Appetite
- **Coverage Features:** Right and duty to defend policy, Claims made and reported policy, No hammer clause, Coverage for subsidiaries, employees and independent contractors included in base, Coverage for punitive and exemplary damages with most favorable jurisdiction language, Limits up to \$5M, Minimum Premium \$10K
- **Risk Services:** Partnership with Freeman Mathis & Gary includes pre-claim risk management hotline and resources

### Healthcare

- **Target Industries:** Fitness, home healthcare, mental or behavioral health, medical clinics, medical labs, medical imaging, medical spas, pharmacies, physical rehabilitation
- **Target Size:** Risks up to \$50M in revenue
- **Areas out of Appetite:** Hospitals, long-term care facilities, stand-alone physicians or physician groups
- **Coverage Features:** Customizable primary policy form – Professional Liability, General Liability, Products/Completed Operations Liability, Sexual or Physical Abuse or Misconduct Liability, Employee Benefits Liability, Cyber Liability. Coverage for both in-person and remote care. Minimum Premium \$1.5K

### Ascot Differentiator

- Ability to tailor coverage to the needs of each insured
- Unencumbered book of business
- All policies written on "A" Rated paper
- Diversified Industries and Client Revenue Segmentation

### Contact

**Drew Walter**

EVP, Head of AscotPRO®  
(646) 978-9697  
[drew.walter@ascotgroup.com](mailto:drew.walter@ascotgroup.com)

**Tracy O'Hara**

SVP, Cyber/Tech/Media Liability  
(213) 304-8647  
[tracy.ohara@ascotgroup.com](mailto:tracy.ohara@ascotgroup.com)

**Todd E. Cusano**

SVP, LPL & MPL  
(860) 280-6011  
[todd.cusano@ascotgroup.com](mailto:todd.cusano@ascotgroup.com)

**Nick Gonzalez**

VP, Healthcare  
(332) 266-2157  
[nick.gonzalez@ascotgroup.com](mailto:nick.gonzalez@ascotgroup.com)