

MPL Extension Coverage and Appetite

Frequently Asked Questions

Why add MPL to a blended Tech E&O and Cyber policy with At-Bay?

As technology continues to be integrated with traditional products and services, businesses run the risk of coverage gaps between their E&O policies and their true E&O risks. If the professional services that an insured provides include technology services/ products and any of the other services listed below, then blended coverage inclusive of miscellaneous professional liability (MPL) could help to address those gaps and simplify the insurance purchasing experience. At-Bay will also consider classes outside of the prescribed list on a case-by-case basis.

How will this MPL coverage be provided?

MPL coverage will be provided as an extension to our current Tech E&O insurance product. You can request a quote online via our Broker Platform or directly from your underwriter.

What classes of business are included with this coverage?

When we review the insured application, the description of services you provide will help us craft a definition specific to the insured. Our preferred classes of business are listed below.

Preferred Professional Services

Advertising and Marketing

Advertising Agents
 Advertising Consulting
 Direct Mail/Display Advertising
 Event, Meeting and Miscellaneous Planners (other than Travel Agents)
 Graphic Designer
 Telemarketing Firms
 Videographer

Business Services

Billing Services
 Call Center Services
 Bookkeeping Services
 Document Shredding or Storing Services
 Printers Services
 Litigation Support Services
 Telemarketing Services

Miscellaneous Consulting

Audio/Visual
 Business Management
 Strategic Planning
 Sales and Marketing/
 Market Research
 Communications/Media/
 Public Relations
 Procurement and Project Planning
 Training and Development/
 Educational/Executive Coaching
 Energy and Green Consulting
 Compensation and Benefits/