



This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions, refer to the insurance policy as coverage terms, conditions, and carriers may change. Coverage may not be available in all states. Issuance of coverage is subject to underwriting.

MRSC Insurance Partners
6190 Cochran Road, Suite E
Solon, OH 44139
phone 440.248.8000
fax 440.248.2122

**Worldwide Capabilities...
Delivered with Personal Service**

National Association of Professional Organizers Insurance Program

Presented by NAPOsure.com

NAPOsure.com has worked with the Board of Directors of NAPO to assure that your membership includes the opportunity to obtain proper insurance protection. At NAPOsure.com we clearly understand the many nuances and intricacies of your profession. We have been in constant contact with our insurance markets to make sure that they continue to be comfortable helping you manage your liability risks. No one else in OUR profession understands YOUR profession like we do.

PROPERTY

Business Personal Property	\$ 10,000
Property of Others in Your Care Custody & Control (At Clients Premises)	\$ 10,000
Computer Hardware	\$ 5,000
Computer Software	\$ 1,250
Valuable Papers & Records on Premises of Insured	\$ 5,000
Accounts Receivable Records on Premises of Insured	\$ 5,000
Forgery & Alteration	\$ 2,500
Replacement Cost Coverage	

* Above Coverage Subject to \$500 Deductible

LOSS OF INCOME

Provides Coverage for Actual Loss Sustained for a period of 12 Months

PROFESSIONAL LIABILITY

\$ 1,000,000

COMPREHENSIVE GENERAL LIABILITY

General Aggregate	\$ 3,000,000
Products-Completed Operations Aggregate	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Damage to Premises Rented to You	\$ 50,000
Medical Payments (Each Person)	\$ 10,000

AUTOMOBILE LIABILITY

Non-Owned / Hired Auto Liability	\$ 1,000,000
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TOTAL ANNUAL PREMIUM (in most areas)

\$935.00

(Premium Invoiced ANNUALLY by Philadelphia Insurance Company)

OPTIONAL COVERAGE

EMPLOYEE DISHONESTY BOND

\$10,000 protection \$120 annually, plus \$6 billing fee

\$25,000 protection \$210 annually, plus \$6 billing fee

\$50,000 protection \$330 annually, plus \$6 billing fee

* The Bond INCLUDES owners as well as up to 3 employees

* For more than 3 employees, protection is available for additional cost



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PROFESSIONAL LIABILITY INSURANCE (Errors and Omissions)

Professional Organizers, by the nature of your business activity, will create "professional liability" exposure! Here is why. When you as a business owner provide advice or professional services for which customers pay a fee, the customer intends to make decisions based on that advice. If your advice or the service rendered results in dissatisfaction, your customer may sue you for professional negligence, much the same as with an accountant, lawyer, or tax advisor.

In today's environment, professionals are held more accountable for their mistakes than ever before. As time passes, higher and higher sums are being awarded to plaintiffs in malpractice suits. The need for professional liability insurance, written with adequate limits, has grown in direct proportion to these trends.

Professional liability deals with mistakes arising out of acts, errors or omissions in the rendering of or failing to render professional services that result in economic or physical loss. The Insurance Program provided by Philadelphia Insurance Company includes your profession in the policy language. The Underwriters KNOW who you are and what you do and they are ready to provide this custom coverage for you.

Each organizer must assess his or her SPECIFIC area of focus. Many of you are still involved in what we consider to be "organizing". However, many have broadened that focus to include some areas of much greater concern. Simply put, if you are organizing computer software, helping people organize their bookkeeping or accounting processes, or if you are teaching how to organize in a group setting – all areas for which "professional" claims are more common – you should definitely consider including "professional liability" protection as part of your program.

The specific policy language in the program from Philadelphia has the following exclusion. It will NOT pay claims

"arising out of, resulting from, based upon or in consequence of, directly or indirectly, any services as an attorney, accountant, actuary, tax preparer, tax consultant, real estate broker, securities broker, securities dealer, registered representative of a securities broker or dealer, financial planner, nurse, doctor of medicine, veterinary medicine or dentistry, architect or engineer."

These are recognized professions for which professional liability protection is already available. Your profession is "organizing". As the courts around the country begin to define what that term encompasses, we will be able to respond with refinements to meet your needs.

Please contact us today for a no-cost consultation of your professional needs. It's the right choice to protect yourself and your valued practice.

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