

PROFESSIONAL SERVICES

Small Business Guide

Think Small Business,
Think Utica National

Utica National Insurance Group values its responsibility to offer peace of mind to our Professional Services clients by offering unmatched coverages, services, and long-lasting relationships.

AVAILABLE LINES

We provide a complete range of coverage options for Professional Services, including:

- ✓ Businessowners Policy (BOP)
- ✓ Workers' Compensation (WC)
- ✓ Commercial Auto
- ✓ Umbrella

Have a question?

Call our hotline to speak to a Small Business Underwriter.

(800) 598-8422

Our Best-Performing Professional Services Classes

PROFESSIONAL SERVICES CLASS	SIC CODE	PROFESSIONAL SERVICES CLASS	SIC CODE
Legal Services	8111	Offices of Health Practitioners, NEC	8049
Offices and Clinics of Medical Doctors	8011	Accounting, Auditing and Bookkeeping	8721
Offices and Clinics of Dentists	8021	Engineering Services	8711
Management Consulting Services	8742	Offices and Clinics of Chiropractors	8041


View our full list of Professional Services classes in our [Appetite Guide](#).

Agency Perks

We value our independent agency partners, which is why we are always looking for ways to make your days a little easier and improve your ease of doing business with us.

 **On-Demand Chat Feature**
Have questions? Use our quick chat feature in [CommercialEDGE](#) or in [@your.service](#) to get your questions answered in **real-time**. Our dedicated Small New Business and Renewal Underwriters are always ready to help!

 **Commissions**
New Business BOP Professional Services - 22% Commission.

 **Increased Pricing Authority**
If pricing allows, you can apply **up to 15% debit and credit** to your new business BOP General Business quotes.

Coverage Enhancements

We're here to provide the best coverage options for your Professional Services customers. Our products are designed specifically with the businessowners in mind to make sure their business is running smoothly.

CLASS SPECIALTY COVERAGES

» ACCOUNTANTS LINK ENDORSEMENT

Includes coverage for Accounts Receivables, Enhanced Computer Coverage, Computer Fraud, Employee Dishonesty and Identity Recovery

» MEDICAL PROFESSIONALS LINK ENDORSEMENT

Includes coverage for Credit Card Slips, Damage to Premises Rented to You, Spoilage, and Valuable Papers and Records

» OPTICAL PROFESSIONAL LIABILITY

Covers bodily injury that arise from rendering or failing to render professional services such as prescribing, fitting, demonstrating, and distributing lenses

» EQUIPMENT BREAKDOWN

For items such as phone systems, cash registers, air conditioning, and heating equipment

» FINE ARTS

Covers fine arts in the insured's care, custody, or control

FREQUENTLY ADDED COVERAGES

» BUSINESS LINK ADVANTAGE AND BUSINESS LINK PLUS

Adds 40+ coverage enhancements, including Identity Recovery, Computer Coverage, and Waiver of Subrogation

» CYBER SUITE

Includes Data Compromise, Computer Attack, Cyber Extortion, and Network Security Liability

» EMPLOYMENT RELATED PRACTICES LIABILITY

Provides coverage for allegations of harassment, wrongful termination, failure to promote, discrimination, etc., from employees. Can be endorsed to cover liability to third parties. Up to \$1,000,000 available on BOP. Coverage not available for Law Firms or Accounting Offices.

» EMPLOYEE BENEFITS

Covers liability due to errors or omissions in the administration of your employee benefit programs

BOP CommercialEDGE Size and General Occupancy Requirements

Based on our BOP requirements, your Professional Services clients might be a better fit for our Commercial Package Policy (CPP) in our Middle Market segment. Please reach out to your dedicated Underwriter or Sales Representative to learn more about our thresholds.

MAXIMUM TIV* Any one location	MAXIMUM TIV* All locations	MAXIMUM TOTAL SALES	MAXIMUM % SALES VIA INTERNET	BUILDING OWNERS MAX. BLDG HEIGHT
\$15,000,000	\$30,000,000	\$30,000,000	Not Applicable	6 Stories

*TIV (Total Insured Values) is the sum of Building and Business Personal Property Values

Building Owners

- ✗ Building greater than 6 stories
(excluding basement)
- ✗ Apartments leased to college students
- ✗ Temporary/transient housing exposures
- ✗ Apartment/residential exposures 66% or more of total premises square footage

Building Owners and Tenants

- ✗ Manufacturing operations
- ✗ Building shared with manufacturing operations

Tenants

- ✓ Located on 40th floor of a building or below
- ✗ Located in airline, bus, subway, or train terminal
- ✗ Located in stadium or arena
- ✗ Located in an amusement park

Home-Based Businesses

- ✓ Business space is separate and distinct from the rest of the home

Start growing your **Professional Services** book with us today!

Visit our [Small Business Academy](#) for more information on our Small Business programs.