



Protect the financial security of professionals

Professional liability coverage for freelancers and part-time professionals

Benefits for you:

Professional liability coverage solutions fully protect part-time professionals' businesses, which allows you to round out the account.

Coverage solutions address rapidly increasing remote, part-time professional workers.

Premiums lower than the minimum premium required by full-time E&O/Professional specialists.

Benefits for insureds:

1. Bespoke insurance product
2. Free best practices content
3. Specialized expertise to address the part-time professional's unique and dynamic needs, such as working remotely

Contact us:

Please send submissions to stephen.vanwert@vanguardspecialty.com

For more information, contact **Stephen van Wert at Vanguard Specialty: 813-999-8090.**



Nationwide[®]
is on your side

The freelance economy is growing rapidly: It's projected to account for **51% of the workforce by 2027**,¹ and we recognize that you have a number of clients in this segment. Professionals need appropriate coverage to safeguard against the risks associated with the professional services they provide. Many professionals provide these services in a reduced capacity or on the side of their day jobs. As a result, they need an insurance solution with the coverage and pricing appropriate for the exposure.

We're here to help

Nationwide, in conjunction with Vanguard Specialty, has tailored a professional liability solution for professionals who provide services in a freelance or part-time capacity.

Our solution is designed for these professions:

- Accountants
- Arbitrators/Mediators
- Architects & Engineers
- Bookkeepers
- Consultants
- Lawyers
- Miscellaneous Professional Classes
- Technology Professionals
- Tax Preparers

Profile of the typical professional we insure:

- Part-time freelancers
- Independent contractors
- Retired
- Annual revenues of less than \$50,000
- Billable hours of 15 or fewer
- 10 clients or fewer
- Home-based business

Help protect your customer's financial security — provide a quote today.

¹"The Gig Economy Goes Global," [MorganStanley.com/ideas/freelance-economy](https://www.morganstanley.com/ideas/freelance-economy) (June 4, 2018).



Program overview

Eligible professionals:

- Provide services in a freelance, part-time, independent contractor, moonlighting or retired capacity
- Individual and/or through an entity
- Average weekly billable hours of 26 or fewer
- Annual revenues of \$250,000 or less

Admitted States

Countrywide, except NY and WA

Limits offered

\$100K/\$300K up to \$1M/\$1M

Minimums

Profession	Minimum Premium	Minimum Deductible
Accountants	\$250	\$1,000
Arbitrators/Mediators	\$500	\$1,000
Architects/Engineers	\$500	\$1,000
Bookkeepers	\$250	\$500
Consultants	\$195	\$0
Lawyers	\$500	\$1,000
Technology Services	\$195	\$0
Miscellaneous	\$195	\$0
Tax Preparers	\$250	\$500

Cyber coverage extension

Sub-limit available upon request

Also available on a surplus lines basis

Policy Form and Application Specimens

<https://www.vanguardspecialty.com/pt-pro-applications-policy-forms>



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Note: Specialty crime, Cyber, Technology, Media and professional services and Miscellaneous professional services are only available for private companies.

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