

“Letter of Security”
SPECIAL BULLETIN

TO SECURITY AGENTS

OCTOBER, 2001

We now offer **Beauty or Barber Shop Liability, LS-44** and **Clergyperson Professional Legal Liability Coverage, LS-45** as part of our Businessowners (BOP) coverage portfolio.

Beauty or Barber Shop Liability provides coverage for bodily injury or property damage losses arising out of professional services rendered. Such bodily injury or property damage coverage is included within the malpractice hazard definition or the products/completed work definition of the policy. Maximum coverage limits are the same as the policy general liability limits and sublimits can also be provided. Minimum premium charges start at \$25, contingent upon the coverage limit selected.

Clergyperson Professional Legal Liability provides coverage for damages because of an act, error or omission of the insured arising out of the performance of professional services, which is defined as “personal advice, counseling, or guidance.” Maximum coverage limits are the same as the policy general liability limits and sublimits can also be provided. Premiums are developed on a per clergyperson basis. Minimum premium charges start at \$40, contingent upon the coverage limit selected.

We trust the addition of these professional liability coverage parts will bolster the value of our Businessowners product in your agency. Please notify those staff in your agency handling Businessowners of these additional coverage offerings as this is the only notice you will receive until new Security Mutual Program Guide and Underwriting Rules Manual pages are generated. If you have any questions please feel free to contact our Underwriting Department at 1-800-822-1232.

Sincerely,

Tom Randall
Director of Marketing