

Professional Services and Offices Overview



Attune provides coverage to a wide range of professional service classes and offices on Main Street, USA. From lawyers to dentists, you are sure to find the perfect fit. With our admitted Accredited BOP, auto-renewal, and paperless and direct billing, we're making insurance as easy as it should be.

Why we're different

As a tech-enabled multi-carrier GA, we understand the friction of getting small-business insurance. That's why we took traditional underwriting knowledge and combined it with technology and data analytics to provide you with a seamless experience.

Eligibility highlights

- New Ventures are eligible
- Locations can be up to 50,000 sq ft
- Removal of employee count limits for the core BOP

Account parameters

- \$4.75M per location
- \$9.5M per account
- No more than three claims in the last five years, and no more than \$20,000 total incurred (CAT claims not counted)

Rating highlights

- Professional Services classes are rated by the limit of insurance
- Risk should be valued at 100% replacement cost

Coverage highlights

- Business Income from Dependent Properties: \$10,000
- Forty-eight hour time deductible for Business Income
- Electronic Data: \$25,000

Eligibility Overview:**Eligible:**

Accounting Services
Advertising
Appraisal Companies
Arbitration and Mediation Services
Bookkeeping Services
Claims Adjuster
Consultants
Data Processing Services
Dental Offices
Employment Agencies
Engineers/Architects
Health Maintenance Organizations
Insurance Agents
Labor Union
Lawyers
Life / Career Coach
Medical Offices

Payroll Accounting Services
Real Estate Agents
Not-for-profit
Veterinarians Offices
Ticket Agencies
Website design and online marketing
Writer - Grant or Resume
Commercial Condominium (Association risk only)
Office Condominium (Association risk only)

Ineligible:

Places or operations of worship
Human Services
Daycares
Crisis centers of any kind
Property Management services

Claims Examples*

Here we have some real-life examples for your clients to see how our BOP+ coverages could work in a claims scenario.

	State	Claim	Claim details	Total paid
Accountant Services, LRO	TX	Water Damage-Freezing	“Insured reports that the sprinklers burst in the facility and caused flooding. If someone doesn’t handle the flooding soon, the whole facility will freeze over.”	\$279,431
Lawyers Office	NY	Burglary, Theft	“Insured’s air conditioner unit was ripped out, and robbers went inside and vandalized the business.”	\$8,428
Veterinarians Office	MI	Wrongful Termination	“Alleged Whistleblower retaliation claim due to dispute between insured and plaintiff.”	\$89,846
Bookkeeping Services	NJ	Property	“Raccoon entered the business and caused damage to multiple items during its stay and capture.”	\$1,422

* This is not an indication or confirmation of coverage. Any claims would need to be reviewed at the time of reporting.

Top class codes:

1. Medical Offices
2. Lawyers
3. Real Estate Agents
4. Lessor’s Risk Only
5. Dental Offices
6. Insurance Agents

Target states:

1. Connecticut
2. North Carolina
3. Ohio
4. Kentucky
5. Iowa
6. Michigan

