

# Insurance Agents E&O Program

FOR AGENTS AND BROKERS

## Highlights

- Targets experienced property and casualty agencies with good loss history
- No membership fees or dues
- Specialized E&O marketing agents
- Easy application process

For nearly 30 years, our insurance agents errors & omissions (E&O) program has offered competitive pricing and flexible coverage options to meet the needs of an independent property and casualty agency.

## Flexible Rating Plan

- Risk seminar credits increase with greater agency participation and/or on-site audits
- Broad range of experience and loss-free credits
- Renewal longevity credits
- Premium reduction for business placed with carriers' customer service units
- Flexibility for mergers, acquisitions, and additional insureds

## Expert Claims Administration

- Highly qualified claims department that is centralized and staffed with experienced E&O specialists
- Specialized, national legal network
- Toll-free claim mitigation advice line — speak directly with an experienced claim analyst

## Excellent Coverage Options

- Full prior acts coverage\*
- Policy limits to \$10 million\*
- Defense costs provided in addition to the limit of liability
- Covers allegation of damages worldwide
- Consent-to-Settle
- First Dollar Defense\*
- Deductibles as low as \$2,500 with a "one deductible each year" option\*
- Insurance Carrier Insolvency coverage\*
- Data Compromise coverage included at no additional premium — \$100,000 Response Expense and \$100,000 Defense and Liability
- Personal and Advertising Injury for professional services
- Contractual and Vicarious Liability coverage
- Vicarious Fiduciary Liability coverage
- Innocent Insured coverage for fraudulent or dishonest acts of employees
- Insured vs. Insured coverage for Personal Lines placements
- Broad supplemental payments section
- Broad definitions of covered professional services
- Broad coverage for people working on behalf of the insured
- Automatic coverage for independent contractors
- Punitive damages covered where allowed by law
- EPL coverage available by endorsement with separate limits and deductible\*
- Professional Services Extra Expense coverage available at a low cost

\*Subject to underwriting

Insurance Agents E&O is not available in Alaska, Alabama, Florida, Hawaii, Louisiana, Mississippi, New Mexico, Nevada, South Carolina, or West Virginia.



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