



Insurance Agents Errors and Omissions

Our product targets agencies handling Commercial and Personal Lines including life, accident and health with up to \$25 million in premium volume.

Product Features

- ▶ Optional defense costs outside the limit of liability
- ▶ Optional coverage for financial planning available
- ▶ Coverage for personal injury
- ▶ Duty to defend wording
- ▶ Automatic coverage for independent contractors
- ▶ Full prior acts coverage available
- ▶ ProSecurity⁺ endorsement including coverage for malicious code, unauthorized access, reputation restoration expense and Lifetime Occurrence Reporting Provision for individual insureds

Limits of Liability

Primary limits available up to \$2,000,000/\$2,000,000

Additional Advantages

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Specialized claims unit with expertise in professional and management liability
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business
- ▶ Free access to eRisk Hub[®], an online cyber risk management tool with breach coaches, HIPAA resources and security
- ▶ Free human resources consultation helpline with unlimited calls and no time limits plus an online human resource center

