

Agency Elite E&O

- ◆ 50 years experience protecting the businesses, reputation, and assets of IIABA members
- ◆ Represented by IIABA and all Big "I" state associations nationwide
- ◆ Experience, partnership, and a strong commitment to addressing the needs of agencies with operations extending beyond the traditional sales and servicing of insurance products, makes the Agency Elite policy a choice second to none
- ◆ Flexibility to manuscript coverage

Experience - Stability - Expertise - Flexibility

Compare the Agency Elite program and see why this approach is uniquely suited for agencies with multiple E&O exposures.

| Elite | Program features |
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| ✓ | Loss of Earnings - reimbursement for loss of earnings or temporary staff due to attending depositions or trials \$1,500 per insured per day/ maximum of \$75,000 per policy period |
| ✓ | Broad definition of "Professional Services", including but not limited to, insurance agent and broker, MGA, insurance consultant, loss control, risk management, safety consulting |
| ✓ | "Other Related Services" coverage includes, but is not limited to, TPA for Employee Benefit Plans, COBRA administration, Wellness Management Services, HR Consulting, vendor referral, benchmarking of benefit plans, medical tourism, health benefit plans to members of non profit agricultural organizations |
| ✓ | Defense Costs outside the limit of liability |
| ✓ | No insolvency exclusion |
| ✓ | Expansive definition of Insured includes subsidiaries, current and former employees, independent contractors, <i>in-house lawyer, interns</i> , and leased or temporary employees |
| ✓ | \$25,000,000 limit capacity available |
| ✓ | Sales and servicing of mutual funds, stocks, ETFs, bonds, and activity as an Investment Advisor Representative |
| ✓ | Aggregate and Each Occurrence deductible options |
| ✓ | Softened Hammer Clause - 80/20 |
| ✓ | Choice of Defense Counsel |
| ✓ | Deductible Reduction Feature – Ability to reduce deductible by 100% up to \$50,000 |
| ✓ | Claims made policy form with broad claim reporting provision |
| ✓ | In-house claims staff, primarily licensed attorneys, who partner with seasoned panel counsel, well versed in agency law |
| ✓ | Catastrophe Extra Expense coverage limit of \$25,000/\$50,000 - \$500 Deductible - Limit options available up to \$100,000/\$250,000 |
| ✓ | Subpoena expense paid in addition to policy limit of liability - no deductible, until a claim is made |
| ✓ | Regulatory Defense Coverage of \$100,000 per policy period - Policy deductible applies |
| ✓ | Crisis Management Coverage of \$25,000 per policy period - no deductible |
| ✓ | No mid-term charge for acquisitions less than 10% of existing insurance revenues |
| ✓ | Generous ERP provisions |
| ✓ | True Worldwide Coverage |
| ✓ | Complimentary access to "E&O Happens" risk management website, www.IIABA.net/EOHappens |