

Big “I” Professional Liability Wallet Card

Print and fold this handy card for each member of your agency staff so they know what to do when an E&O incident occurs.

Keep one in your wallet and one near the phone, and refer to it FIRST when a customer contacts you to report or discuss a potential claim against your agency!

What to Do When an E&O Incident Occurs

All agency staff should consider the following when responding to customers when faced with an E&O situation:

1. Never admit liability. You can be empathetic, but never admit you've done anything wrong.
2. Don't participate in any settlement discussions or enter into a settlement without written consent from your E&O carrier.
3. Ask them to explain what they think it is you've done wrong and write it all down including names, dates, and telephone numbers.
4. Don't tell them you have E&O liability insurance unless they ask you specifically if you do. Then, only advise them that you do and that you will provide all the information to your insurance carrier and they will be in touch with them.
5. Report the incident immediately to management so they can submit it to your E&O carrier.



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Visit www.iiaba.net/EOHappens today to review exclusive agency risk management information that can help the agency avoid the hassle and expense of E&O claims.

**Learn more about agency risk management at
www.iiaba.net/EOHappens.**