

Agents' Errors & Omissions Reference Guide

We KNOW
for Insurance Agents



For use only by agents authorized to sell Agents' E&O products offered by the member companies of the Utica National Insurance Group.

MAIN COVERAGE OPTIONS

Coverage Name	Description	Limit Options Per thousand	Sales	Form Number	Important
Property-Casualty					
Premier	Our broadest Property-Casualty Agents' E&O offering.	Per claim/Aggregate \$1,000/\$1,000 \$1,000/\$2,000 \$1,000/\$3,000 \$2,000/\$3,000 \$2,000/\$4,000 \$2,000/\$6,000 \$3,000/\$4,000 \$3,000/\$5,000 \$3,000/\$6,000 \$4,000/\$5,000 \$4,000/\$6,000 \$5,000/\$6,000 <i>Limits up to \$21,000,000 subject to underwriting.</i>	Flyer 9A1653	14PEOA	See E&O online application at uticanational. com/eo
Protector	Narrower coverage than the Premier in a few areas. Designed for agents with higher percentages of brokered business or other higher risk factors.	\$1,000/\$1,000 \$1,000/\$2,000 \$1,000/\$3,000 \$2,000/\$3,000 \$2,000/\$4,000 <i>Limits up to 5M/6M available.</i>		14PEOA(S)	See E&O online application at uticanational. com/eo
Ally	Coverage designed for new agents.	\$1,000/\$1,000 \$1,000/\$2,000 \$2,000/\$2,000	Flyer 9A2012	14E1105	Defense inside limit; Endorsement to Protector
Life & Health					
Life & Health	Designed for agents offering life and health insurance.		Flyer 9A2438	14PLEO	

EMPLOYMENT PRACTICES LIABILITY

Coverage Name	Description	Limit Options Per thousand	Sales	Endorsement	Needed
Employment Practices Liability (EPL)	Provides coverage for allegations of harassment, wrongful termination, failure to promote, discrimination, etc.	Per claim/Aggregate \$100/\$100 \$250/\$250 \$500/\$500 \$1,000/\$1,000	Flyer: 9A2451	ME & VT: 14E0094 VA: 14-E-0098 Other States: 14E0131	Applications ¹ 8A371 New 8A372 Renewal
Liability to Third Parties	Extends Employment Practices Liability to protect against allegations of harassment and discrimination brought by third parties, such as vendors, suppliers, service providers, business invitees and clients.	Included in EPL limit		8E3843	Must be requested.
Limited Wage and Hour Defense Coverage	Extends EPL to defend allegations of failure to pay overtime or minimum wage.	\$50,000 aggregate limit		14E1124	Must be requested.
Employment Practices Toll-Free Advice Line	E&O policyholder can get guidance on general workplace law issues from a law firm specializing in employment law <i>at no additional cost</i> . Agency administrators and human resources staff can call 1-844-635-8696 to seek the advice they need. Flyer 9A2611.		Flyer 9A2611		The policyholder will be asked for their E&O policy number.

¹ No application required for limits less than \$1,000,000 or for staff of 25 or less.

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POPULAR ADD-ONS

Coverage Name	Description	Limit Options <i>Per thousand</i>	Sales	Endorsement	Needed
Contingent Catastrophe	This coverage gives you the resources you need to respond to declared catastrophes so you can support your customers when disaster strikes.	\$10 per catastrophe \$25 aggregate	Flyer 9A2026	14E0095	
Coverage Name	Description	Limit Options <i>Per thousand</i>	Sales	Endorsement	Needed
Cybersurance™	Helps with data and paper breach with: <ul style="list-style-type: none"> • Security Breach Liability Coverage • Privacy Breach Liability Coverage • Breach Notice Response Coverage • Ransomware consulting expense sublimit of \$5,000 included in case a hacker encrypts data and locks up the machine for ransom. • \$50k now included for ransomware 	\$50 \$100 \$250 \$500 \$1,000 \$2,000	Checklist 9A2244 FAQs 9A2506		Application 14A134
	Online Banking Theft This form covers: 1. Online Banking Theft – Unauthorized access to or use of an account holder's commercial account that results in a loss of funds. 2. Funds Transfer Fraud – A fraudulent instruction directing a financial institution to transfer, pay or deliver funds from the insured's bank account. 3. Social Engineering Fraud – Intentional misleading or deception of the insured or their employee through pretexting, phishing, spear phishing or any other confidence trick via email, text, instant message, telephone or other electronic means.	\$25k or \$50k	Flyer 9A2738	14-E-1126	<i>Must be requested</i>
	Cyberscout Agencies with Cybersurance coverage with the member companies of the Utica National Insurance Group have access to valuable resources through Cyberscout, a leading data breach services provider. These include an Incident Response Plan, Risk Calculators, Risk Management Training Courses, a State Breach Regulation and Notification Requirements Database, and more.		Flyer 9A3010		

COVERAGES ADDRESSED IN MAIN FORM AND AVAILABLE VIA ENDORSEMENT

Coverage Name	Description	Limit Options <i>Per thousand</i>	Sales	Endorsement	Needed
Additional Insured	Provides coverage to the additional insured with respect to liability as a result of a loss caused by the covered wrongful acts of the Named Insured. No coverage is provided for wrongful acts of the additional insured.			14E0061	14A130
Diminishing Deductible Insured (Business placed through you)	Deductible is reduced by 10% for every year claims free, up to a 50% reduction. Includes other carrier prior coverage!		Flyer 9A3062	14E1097	
Financial Products (Series 7)	Adds coverage for individuals named in the endorsement that sell financial products, including shares of mutual funds, stocks, bonds, limited partnerships or unit investment funds to dealer organizations named in the endorsement.	\$250/\$750 \$500/\$1,000 \$1,000/\$1,000 \$2,000/\$2,000	Flyer 9A911	14E0096	Application: 14EOA(S) Need number of registered representatives
Investment Advisor Coverage	Adds coverage for investment advisory services.	\$250/\$750 \$500/\$1,000 \$1,000/\$1,000 \$2,000/\$2,000		14E1138	Application 14A148
Human Resources Consulting and Benefits Specialists Coverage	Designed for agents who analyze, train, give guidance, etc. on human resources topics.		Flyer 9A2531	14E1121	Application 14A137
Partial Ownership	Provides coverage for 10% or less ownership, operation, management or control, included in main form.				

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COVERAGES ADDRESSED IN MAIN FORM AND AVAILABLE VIA ENDORSEMENT (CONT.)

Loan Origination	Covers agents acting as loan originators that may be prequalifying, analyzing income/debt, gathering information required, submission of application and specified other loan origination task for the lending entity named in the endorsement.	\$500/\$500 \$1,000/\$1,000 \$2,000/\$2,000	Flyer 9A911	14E0087	14A101
Loss Control Services	Included in main E&O form for policies written or placed by you. This endorsement needed if agency provides services but does not write or place the policy.		Flyer 9A911	14E1123	14Q139
Coverage Name	Description	Limit Options <i>Per thousand</i>	Sales	Endorsement	Needed
Merged or Consolidated Entities	Adds merged or consolidated entities named in the endorsement.			14E0006	14AEOA (PME)
Mutual Funds and Variable Annuities	Covers individuals named in the endorsement while selling mutual funds or variable annuities through the dealer organization specified in the endorsement.	\$250/\$750 \$500/\$1,000 \$1,000/\$1,000 \$2,000/\$2,000	Flyer 9A911	14E0004	Application: 14AEOA(S) Need number of registered representatives
Notary Services	Included in main E&O form.		Flyer 9A911		
Premium Financing Endorsement	The main form includes arranging premium financing through a non-related entity. This endorsement broadens the coverage to apply to arranging premium financing with no condition that it be a non-related entity.		Flyer 9A911	14E0064	Application: 14AEOA(S)
Professional Employer Organization Marketing Services	Adds coverage for recruiting prospective clients, evaluating client needs, gathering information and collecting payments as required by the Professional Employers Marketing Agreement of the entity named in the endorsement.		Flyer 9A911	14E0086	Application 14A132
Property Appraisals	Coverage included for the work you do for your policyholders. Included in main E&O form.		Flyer 9A911		
Purchased Entity	Adds purchased entities named in the endorsement. There is no coverage for "wrongful acts" which occurred prior to the effective date of the endorsement.			14E0005	
Real Estate Agents' Errors & Omissions	Covers wrongful acts of named real estate professionals who are not employees.	Per claim/Aggregate \$500/\$1,500 \$1,000/\$2,000 \$1,000/\$3,000 \$2,000/\$3,000 \$2,000/\$4,000 \$2,000/\$6,000 \$3,000/\$4,000 \$3,000/\$5,000 \$3,000/\$6,000 \$4,000/\$5,000 \$4,000/\$6,000 \$5,000/\$6,000	Flyer 9A911	14E0003	Application 14AEOA (REA)

KEY SALES FLYERS

What	Description
5 Reasons to Choose Utica National's E&O	General promotional flyer 9A2491 . Customizable with your contact information.
Loss Control Credit Program	Flyer 9A1654 outlines how your customer can earn up to a 10% credit.
Upsell Flyer	Flyer 9A2564 features these popular E&O policy add-ons: Contingent Catastrophe, Cybersurance, Employment Practices Liability and Liability to Third Parties.
Payment Options	No-interest payment options help make E&O premiums easy to pay. We do charge a nominal service fee on non-EFT installments, e.g., around \$8 per installment. Flyer 9A2585

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RISK MANAGEMENT DESIGNED TO HELP YOU REDUCE THE CHANCE OF AN E&O INCIDENT

What	Description
Self-Assessment	With this tool an agency can see if they have a gap in procedure that can lead to an Agents' E&O claim. Flyer 9A2583 explains how our policyholders can benefit <i>at no additional cost</i> . Policyholder access via Customer Care.
Access to Videos and Online Courses	E&O policyholders get access to Zywave Learning, a learning management system (LMS) enabling them to easily train and onboard employees, at no additional cost. Titles include Workplace Ethics for Employees, Communication Skills Training for Employees, How to Hire the Best Employees, and HR Compliance for Managers. Zywave Learning Course Catalog and Zywave Learning Client Flyer .
Insurance Agents and Brokers Errors and Omissions Helpline	The Utica National companies and Wood Smith Henning & Berman, LLP (WSHB) offer access to a dedicated telephone helpline to assist insurance agents and brokers who are insured by the Utica National companies to help reduce the risk of errors and omissions claims. Agents and brokers can call 914-353-3803 . Flyer 9A2885
Rough Notes Discount	E&O customers can take advantage of a significant discount on exposure checklists and more! Flyer 9A2011

CLAIMS AND FINANCIAL SECURITY

What	Description
Reputation Protection	Rely on our dedicated Agents' Errors and Omissions claim team to provide solid guidance and defense that could save your reputation. Flyer 9A2496
Claim Contact Information	An overview of what our claims team is capable of and who to call if you have an incident, claim or a situation that could turn into a claim. Flyer 9A2575
When to Report a Claim	Share this article with your customers at inception and if they mention an incident. Flyer 5R1320
Claim or Incident Reporting Form	Use for first notice of a claim or incident. Incident/Claim Reporting Form 9A1613
Claim-Free Rewards	Agents can save up to 50% on their deductible with our Diminishing Deductible. Flyer 9A3062
Proven Experience	Over 50 years of expertise protecting agents from accusations.
Financial Security	Utica National has been in business for over 100 years and is A.M. Best "A" rated.*

*Effective October 20, 2020. For the latest rating, visit <http://www.ambest.com>.

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided.