

# Compare Your Current Agents' Errors & Omissions (E&O) Program to What We Offer!

We KNOW  
for Insurance Agents



Utica  
National  
E&O

Your  
E&O

## Policyholder Benefits:

- |                                     |                          |   |
|-------------------------------------|--------------------------|---|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Direct access to underwriting and claims specialists who are dedicated exclusively to the Agents' E&O program     |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Contemporary risk management resources including a Self-Assessment Tool and online material at no additional cost |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Up to a 15% loss control credit available. Get the credit you deserve!  |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Electronic Funds Transfer (EFT) interest-free payment options available <sup>1</sup>                              |

## Type of Operations Covered:

- Property and casualty products
- Life, accident and health product
- Loss control services
- Policyholder property appraisals for insurance purposes
- Notary services
- Third-party administrators who adjust claims

## Optional Coverages Available:

- Cybersurance
- ERPLI
- Contingent Catastrophe
- Human Resource Consulting
- Financial Products (Series 7), Mutual Funds and Variable Annuities
- Real Estate Agent Errors and Omissions
- Professional Employer Organization Marketing Services
- Loan Origination

## Coverage Features:

- |                                     |                          |  |
|-------------------------------------|--------------------------|--|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Full prior acts coverage for the named insured at no extra charge  |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Consent to Settle clause prevents claims settlement without your approval <sup>2</sup>                               |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Broad definition of insured includes former insureds and licensed agents and brokers who are independent contractors |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Defense costs in addition to limits of liability   |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | First dollar defense coverage; optional loss and litigation deductible available                                     |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Aggregate deductible caps your annual deductible exposure  |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Diminishing Deductible available on most accounts  |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Contractual Liability covered  |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Dishonesty Coverage provided, subject to exclusion of those insureds participating                                   |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Punitive and exemplary damages covered under definition of loss (where permitted by law)                             |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Advertising and Personal Injury Coverage for professional activities   |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Optional Extended Reporting Period reinstates aggregate and options up to 10 years is available.                     |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Worldwide coverage   |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Policy limits available up to \$20 million per loss, \$21 million aggregate  |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Coverage for reasonable expenses incurred by you at our request to assist in claim defense or investigation          |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | The insurance companies of the Utica National Insurance Group are rated A (Excellent) by A.M. Best.                  |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | No surplus lines taxes or paperwork.   |

<sup>1</sup> A nominal fee per installment applies to direct bill invoiced policies. Fees vary by state.

<sup>2</sup> Options available for modified Consent to Settle clause.

**Contact us or go to [www.uticanational.com/eo](http://www.uticanational.com/eo) to get started on an easy estimate!**

*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. For questions on coverages, contact your independent agent.*