

# BENEFIT YOUR AGENCY

We KNOW  
for Insurance Agents



## with Our Agents' Errors and Omissions Premier Coverage

### COVERAGE HIGHLIGHTS

- Prior Acts Coverage for the named insured at no extra charge
- Consent-to-settle clause prevents claims from being settled without your approval
- Defense costs in addition to the limit
- In addition to current regular employees, we include:
  - Leased and temporary employees
  - Licensed independent contractors
  - Former officers, for wrongful acts while they were active
- Contractual Liability Coverage
- Punitive and exemplary damages where allowed by law
- Advertising and Personal Injury Coverage for professional activities
- Worldwide coverage

### WHAT'S COVERED

In addition to traditional agency operations, we offer coverage for:

- Notarizing documents
- Business you broker and business brokered through you
- Financial product offerings
- Human Resources consulting
- Loss control services
- Real Estate agents' errors and omissions
- Loan origination
- Property appraisals for your policyholders

### DEDUCTIBLE OPTIONS THAT MAKE SENSE

- Aggregate deductible caps your deductible at three times the per-loss deductible
- Loss-only deductible gives you First Dollar Defense Coverage
- Loss plus litigation deductible is available
- Earn a 10% reduction in your deductible per year up to 50% by being loss free

### DIRECT ACCESS

Our team of dedicated E&O pros offers policyholders the benefits of their technical knowledge and insight:

- Underwriters handling only Agents' E&O policies
- Risk Manager focusing solely on leading-edge solutions for you
- Claims Specialists with decades of experience handling only E&O claims

### We KNOW E&O

Visit [www.uticanational.com/eo](http://www.uticanational.com/eo) or contact us for more information.

*This summary represents an outline of coverage available from the member 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.*