

Enhanced Agency Coverage

Agents Errors and Omissions (E&O) Program

Highlights

- More flexible claim reporting
- Claims advice line with dedicated, experienced claims adjusters
- Easy application process
- Longevity in the marketplace more than 35 years
- Flexible limit and deductible options
- For experienced property and casualty agencies with good loss history

Liberty Mutual is partnering with top program administrators to make a great thing even better, with a new form offering enhanced coverage. Our E&O program for property and casualty agencies offers flexible coverage options and expert services.

Key Advantages

Tailored Coverage Options:

- Pure Claims Made Form
- Enhanced reducing and waiver of deductible provisions
- Increased supplemental payments provision for loss of earnings
- Increased supplemental payments provision for regulatory defense
- Enhanced settlement provision
- Improved ownership/control exclusions
- Data compromise enhancements with increased data compromise sublimits
- Broadened insurance carrier insolvency coverage
- Known claims exclusion limited to owners, officers, and partners
- Professional Services Extra Expense coverage
- Insured vs. Insured

- NEW Full Prior Acts¹
 - First Dollar Defense
 - Defense outside the limits
 - EPL coverage available by endorsement with separate limits and deductible¹
 - Data Compromise
 - Personal and Advertising Injury for professional services
 - Contractual and Vicarious Liability
 - Vicarious Fiduciary Liability
 - Automatic coverage for independent contractors without their own insurance
 - Punitive damages covered where allowed by law

Flexible Rating Plans

- Risk management credits increase with greater agency participation and/or on-site audits
- Broad range of experience and loss-free credits
- Renewal longevity credits
- Credits for business placed with carriers' customer service units
- Flexibility for mergers, acquisitions, and additional insureds

Superior Service

- Expert claims teams with extensive E&O experience
- A toll-free helpline for claim mitigation advice
- Specialized, national legal network



1. Coverages subject to underwriting

Insurance Agents Errors & Omissions Contact Guide

CT, DE, MA, MD, ME, NH, OH, PA, RI, VA, VT

Insurance Specialties Services, Inc.

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Email: mary.smith@issisvs.com

issisvs.com

CO, ID, MT, ND, OR, TX, UT, WA, WY

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Safeco Plaza, Suite 800 P.O. Box 34756 Seattle, WA 98124 800-255-9990 Fax: 866-406-7133

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AZ, CA

Dealey, Renton & Associates

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MI

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Email: pjames@aifscorp.com

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AZ, CA

WIAA Insurance Services

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AR, GA, IA, KS, KY, MD, MO, NC, NE, NJ, OK, SC, SD, TN, VA

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UT

Utah Association of Independent Agents

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iiau.org

CT, MA, RI

R-T Specialty, Inc.

20 Church Street, Suite 1500 Hartford, CT 06103 800-356-0168 Fax: 860-561-3606 rtspecialty.com

IN, IL, WI, MN

Executive and Global Insurance Risk Managers, Inc.

852 W. Bartlett Road Bartlett, IL 60103 630-504-6505 Fax: 630-289-7726 executiveandglobal.com

ID, MT, OR, WA

PIA Pacific NW Services Corp.

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