BIG I/ALLIANZ INSURANCE AGENTS E&O PROGRAM
COVERAGE HIGHLIGHTS

- Allianz Global Risk US – Admitted – Rated A+ by AM Best
- Claims Made & Reported Errors & Omissions Liability Policy

- **Allianz Protect ™** is a modular policy that will include:
    - General Terms and Conditions, which applies to all coverage parts included under the policy
    - One of the Insurance Agents and Brokers Coverage Parts noted below
    - Optional coverage parts available for additional premium
        - Cyber Coverage Part and/or
        - Crime Coverage Part (Loss Discovered Basis)
- **Products tailored for:**
    - Independent Insurance Agents and Brokers – Agents with less than $10,000,000 annual revenue, who sell Property & Casualty insurance and Life and/or Accident & Health insurance products
    - Independent Life Insurance Agents - Agents who sell **ONLY** Life and/or Accident & Health insurance products
    - Insurance Professionals and Consultants - Agents with greater than $10,000,000 annual revenue, who sell Property & Casualty insurance products and Life and/or Accident & Health insurance products
- **Coverages Available:**
    - Big I Endorsements:
        - Association Enhancement Endorsement:
            - Mediation Resolution;
            - 80% - 20% Hammer;
            - PEO Coverage Extension;
            - HR Consulting Services;
            - Sale of Pre-Paid Legal Expense Plans
        - Claims Made Policy Endorsement
        - Personal Data Compromise – 1st Party Data Breach Coverage
    - Liability Limits up to $5,000,000
    - Deductibles from $2,500 to $100,000
    - Claim expenses do not erode applicable limits except for the Cyber Coverage
    - Damages Only or Damages & Claims Expense Deductible Options
    - Aggregate Deductible Options: 2X, 3X
    - Deductible Waiver Available for 1st Claim
    - Worldwide Coverage, where such coverage is legally permissible
    - Aggregate policy limit applies to all coverage parts
    - Separate or Shared Limits available when optional Coverage Parts are purchased
- **Crisis Event Coverage Expenses and Pre-Claim Assistance Expenses:**
    - Crisis Event Expense - $20,000 per policy period
    - Pre-Claim Assistance Expense - $10,000 per policy period

- **Supplementary Payments:**
  - Expense Reimbursement – $1,500 per day/ $75,000 per policy period
  - Regulatory Investigations - $60,000 per policy period
  - Catastrophe - $25,000/$50,000 per catastrophe per policy period
- **Optional Coverage Endorsements Available:**
  - Financial Products, including Variable insurance products, Mutual Funds and Securities
  - Employment Practices Liability Coverage
    - Wrongful Termination of Employment
    - Employment Practices Liability
    - Employment Practices Liability with Limited Coverage for Harassment of a Third Party
- **Admitted and Non-Admitted Excess**
  - Capacity up to $5,000,000

This is not a complete summary of the coverage provided. Statements contained herein are subject to all of the terms, conditions, and exclusions of the actual policy and its endorsements. Please see the policy for a complete list of terms, conditions, and exclusions.