

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:

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

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:

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

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

²Options available for modified Consent to Settle clause.

Contact us or go to 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.