

Insurance Agents & Brokers Errors & Omissions Program



A DIVISION OF INNOVATION GROWTH PARTNERS SPECIALTY, LLC

ADMITTED STATES

AL, AR, AZ, CO, CT, FL, GA, IA, IL, IN, KS, KY, MA, MI, MN, MO, MS, NC, NE, NJ, NM, OH, OK, OR, PA, SC, TN, TX, UT, VA, and WI. Not available in AK, CA or HI.

WHO WE COVER

- Insurance Agents / Brokers
- General Agents
- Managing General Agents
- Underwriting Managers
- Program Administrators
- Surplus Lines Brokers

Admitted and Non-Admitted Paper Available

ADMITTED PROGRAM HIGHLIGHTS

- Claims Made and Reported Policy Form
- Duty to Defend
- Consent to Settle
- Risk Management Hotline provided to a confidential third party when claim awareness arises
- Professional Services Definition to include:
 - Insurance Consulting
 - Consulting connected with Employee Benefits
 - Acting as an Expert Witness
 - Insurance Class Instruction
 - Countersigning Agent for Out-of-State Agencies Registered Service Representative
 - Premium Financing for Insurance products provided by and placed through the Named Insured
 - Notary Public
 - Loss Control and Risk Management or Anti-Fraud Services
- First Dollar Defense built into the base form
- Defense Outside the Limits of Liability built into the base form
- Electronic Media Sublimit up to \$25,000 (can be endorsed with sublimit of \$100,000)
- Independent Contractor Coverage
- Punitive Damages where Insurable by Law
- Insolvency Includes Coverage for Placements of A.M. Best "B+" or higher rated carriers; Member Insurer of the State Guaranty Fund and Governmental Bodies or State established carriers. A County Mutual reinsured by carriers rated A.M. Best "A" or higher
- Personal Injury Coverage when arising from Professional Services
- Supplementary payments do not reduce your limits of liability and no deductible applies to:
 - Loss of Earnings up to \$500 per day and up to \$10,000 per claim and \$25,000 policy aggregate
 - Disciplinary Action Proceeding up to \$25,000 per policy period
 - Subpoena Assistance up to \$10,000 per policy period
- 90-Day Notification period of Acquisition or formation of new entity acquired or formed by the Named Insured within 90 days
- Multi-year Extended Reporting Period Options

NEW:
Amended Settlement Endorsement

Optional Coverages are available by endorsements based on your professional services or needs.

For over 20 years, **U.S. Brokers Network** has provided program products for insurance agents E&O nationwide. We partner with an A.M. Best A- (Excellent) rated carrier with a Financial Size Category rating of XV. Our responsive underwriters offer quick turnaround time and over 50 years of combined underwriting experience.

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Visit us at usbroskernetwork.com



Please note: The Highlights and Coverages listed are subject to underwriting guidelines. This information is to be used for illustration only and not considered a contract of insurance. Please refer to the policy form and endorsements for complete terms and conditions. U.S. Brokers Network is a division of Innovation Growth Partners Specialty, LLC | igpspecialty.com

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