

# Compare Your Current Agents' Errors & Omissions (E&O) Program to What We Offer!

Protecting Agents for Over 50 Years!

Utica National Your  
E&O E&O

## Policyholder Benefits:

- Direct access to underwriting and claims specialists who are devoted exclusively to the Agents' E&O program
- Contemporary risk management resources including a self-assessment and online courses/videos at no additional charge
- Up to a 10% loss control credit available. Get the credit you deserve!
- Interest-free payment options including a 12-payment option<sup>1</sup>

## Type of Operations Covered:

- Property and casualty products
- Life, accident and health products
- Loss control services
- Property appraisals for your policyholders
- Notary services
- Third-party administrators who adjust claims

## Optional Coverages Available:

- 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
- 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.

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

**Contact us or go to [www.uticanational.com/eo](http://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.

 **Utica National Insurance Group**  
Insurance that starts with you.®

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