

Protect Your Agency with Westport's Preferred Policy

	Swiss Re/Westport	Utica
Team of Dedicated Professionals	<p>E&O policy is administered locally by IIAW staff - available to assist with potential claim questions, filing of claims and general industry questions.</p> <p>Dedicated IIAW Risk Management professionals assist agencies in identifying and mitigating exposures. Additional premium credits are available for agencies who participate in E&O Risk Management activities.</p>	<p>Policyholders must work directly with the carrier.</p> <p>No dedicated Risk Management staff.</p>
Deductible Reduction	<p>100% of the deductible will be waived when proper documentation is kept by your agency showing coverage was offered and refused by the claimant.</p> <p>Claims activity does not impact eligibility.</p>	<p>10% deductible reduction - subject to the maximum reduction of 50%.</p> <p>Claims activity will impact eligibility.</p>
Catastrophe Expense	<p>\$25,000 per catastrophe, \$50,000 aggregate. \$500 deductible applies.</p>	<p>Available only by endorsement and additional premium.</p>
Subpoena Expense	<p>Expenses will be paid in addition to the limit of liability, until a claim is made against the Insured.</p>	<p>No coverage.</p>
Data Breach	<p>1st Party Data Breach Expense coverage - \$25,000 – included for all policyholders. 3rd Party Data Breach Liability coverage - \$1,000,000 - for policyholders who qualify at no additional premium.</p>	<p>Cyberinsurance endorsement available with additional premium.</p>
Loss of Earnings	<p>Reimbursement up to \$1,500 per insured per day/maximum of \$75,000 per policy period.</p>	<p>\$500 per day</p>
Regulatory Defense	<p>Coverage for defense costs arising from a complaint or an investigation brought by an insurance regulatory agency - \$100,000 / policy period. In addition to the limit of liability.</p>	<p>Coverage for defense costs up to \$25,000 / policy period, subject to overall policy limits</p>
Crisis Management	<p>Coverage up to \$20,000 in expenses incurred by addressing a "crisis event". No deductible applies and coverage is subject to the overall limit of liability.</p>	<p>No coverage.</p>

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