



# Enhanced Agency Coverage

## Agents Errors and Omissions (E&O) Program

### Highlights

- More flexible claim reporting
- Claims advice line with dedicated, experienced claims adjusters
- Easy application process
- Longevity in the marketplace – more than 35 years
- Flexible limit and deductible options
- For experienced property and casualty agencies with good loss history

Liberty Mutual is partnering with top program administrators to make a great thing even better, with a new form offering enhanced coverage. Our E&O program for property and casualty agencies offers flexible coverage options and expert services.

### Key Advantages

#### Tailored Coverage Options:

- Pure Claims Made Form **NEW**
- Enhanced reducing and waiver of deductible provisions
- Increased supplemental payments provision for loss of earnings
- Increased supplemental payments provision for regulatory defense
- Enhanced settlement provision
- Improved ownership/control exclusions
- Data compromise enhancements with increased data compromise sublimits
- Broadened insurance carrier insolvency coverage
- Known claims exclusion limited to owners, officers, and partners
- Professional Services Extra Expense coverage
- Insured vs. Insured
- Full Prior Acts<sup>1</sup>
- First Dollar Defense
- Defense outside the limits
- EPL coverage available by endorsement with separate limits and deductible<sup>1</sup>
- Data Compromise
- Personal and Advertising Injury for professional services
- Contractual and Vicarious Liability
- Vicarious Fiduciary Liability
- Automatic coverage for independent contractors without their own insurance
- Punitive damages covered where allowed by law

### Flexible Rating Plans

- Risk management credits increase with greater agency participation and/or on-site audits
- Broad range of experience and loss-free credits
- Renewal longevity credits
- Credits for business placed with carriers' customer service units
- Flexibility for mergers, acquisitions, and additional insureds

### Superior Service

- Expert claims teams with extensive E&O experience
- A toll-free helpline for claim mitigation advice
- Specialized, national legal network



1. Coverages subject to underwriting