

Big "I" Professional Liability Program

Insurance Agents Errors and Omissions (E&O) Coverage from Fireman's Fund

Why the Big "I" Professional Liability Program?

- ◆ Exclusive policy form filed on a Risk Purchasing Group (RPG) basis
- ◆ Superior customer service and expertise by your state association
- ◆ Professional Liability Committee comprised of IIABA members that oversees and has a direct influence in the program
- ◆ The largest independent insurance agency E&O program in the country
- ◆ Supports lobbying efforts protecting your industry by contributing a percentage of every premium dollar to the funding of important advocacy efforts of the IIABA

Fireman's Fund

With more than 25 years of experience, Fireman's Fund is an industry leader in providing E&O liability coverage for agents and brokers - one of the biggest issues they face in an increasingly complex world. The company is one of the largest writers of agents E&O coverage in the country.

- ◆ State of the art coverage form, exclusive to Big "I" members
- ◆ \$50,000 first party personal data compromise breach response for the accidental loss of client data, with optional higher limits available
- ◆ First claim deductible is waived if you have been insured and claims free with Fireman's Fund for five or more years
- ◆ 80/20 consent to settle clause
- ◆ True worldwide territory coverage
- ◆ Insolvency coverage for all carriers with B+ or better A.M. Best rating
- ◆ 90 day notice of merger or acquisition
- ◆ \$10,000/\$30,000 catastrophe claims extra expense included at no additional premium
- ◆ \$35,000 regulatory investigation defense expense coverage per policy period
- ◆ 60 days after expiration to report claims and purchase extended reporting provision
- ◆ \$500 per day supplementary payments for expenses incurred in aiding the defense of a claim
- ◆ Aggregate deductible applies
- ◆ Claims made policy form
- ◆ Defense outside the limit
- ◆ Broad definition of who is an insured, including spousal or domestic partner liability
- ◆ Limits of liability available to \$10 million

Why Fireman's Fund?

- ◆ Dedicated, 24-hour claims expertise with multi-line background
- ◆ Rated "A" (Excellent) by A. M. Best
- ◆ Policies are direct bill



Protecting your future for 150 years.



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