



## INSURANCE AGENCY E&O PROGRAM



The exposures an insurance agency encounters are as unique as the people who run them. One size fits all coverage may not be enough. The experienced underwriting team at CITA Insurance Services has been providing coverage for insurance agencies for over 20 years. We are proud to offer an exclusive, customizable E&O program to meet your needs. Broad coverage, competitive rates, experienced underwriters and agency E&O-focused claim handling by Lancer Claim Services set us apart.

### Contact Information:

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Email questions or submissions:

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## PROGRAM HIGHLIGHTS

### Target Accounts:

Insurance Agencies, Brokers, and Consultants

### Eligible Operations:

Property & Casualty Agent	Surplus Lines Broker
Life, Accident & Health Agent	Insurance Consultant
Broker or Solicitor	Insurance Educator
Program Administrator	Wholesale Broker
Registered Investment Advisor	Registered Representative
General Agent	Managing General Agent
Managing General Underwriter	Notary

### Program:

- Nationwide
- Admitted
- Carrier rated A+ (XV) by A.M. Best

### Coverage:

- Claims-made
- Retroactive ("prior acts") coverage – up to full prior acts
- Deductibles from \$1,000 to \$100,000 or higher
  - First dollar defense
  - 2x aggregate – other options available
  - Multiple deductible reduction and waiver opportunities
    - Claims Free
    - Mediation Settlement
    - Good Documentation
    - Specified Provider

### Limits of Liability:

- Up to \$10 million per claim and aggregate – defense costs "outside"
- \$50,000 Defense of Regulatory Investigations
- \$25,000 per event/\$50,000 aggregate Catastrophe Expense – P&C
- \$20,000 Crisis Management – Public Relations Expense

### Supplementary Payments Include:

- \$25,000 Subpoena Expense
- \$25,000 Pre-Claim Assistance

### Optional Coverages Available:

- Personal Identity Event up to \$100,000
- Network Security & Privacy Liability – separate limit up to \$1,000,000
- Employment Practices Liability up to \$1M/\$2M

### Additional Features & Endorsements:

- Includes personal injury
- Choice of counsel available
- Punitive damages coverage – where permitted
- Supplemental extended reporting period available
- 4 consent to settle options up to 80/20
- Broad contractual liability
- Insolvency carvebacks for A.M. Best, Demotech and more
- Streamlined renewal process – 1 page renewal for those who qualify
- Attorney Hotline – consult with an attorney for free
- Cyber coach for your covered cyber-related claims

This is an incomplete summary of the coverage provided. Statements contained herein are subject to all the terms, conditions and exclusion of the actual policy and its endorsements. Please see the policy for a complete list of terms, conditions, and exclusion.