



# 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:

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| <ul style="list-style-type: none"> <li>■ Pure Claims Made Form</li> <li>■ Enhanced reducing and waiver of deductible provisions</li> <li>■ Increased supplemental payments provision for loss of earnings</li> <li>■ Increased supplemental payments provision for regulatory defense</li> <li>■ Enhanced settlement provision</li> <li>■ Improved ownership/control exclusions</li> <li>■ Data compromise enhancements with increased data compromise sublimits</li> <li>■ Broadened insurance carrier insolvency coverage</li> <li>■ Known claims exclusion limited to owners, officers, and partners</li> <li>■ Professional Services Extra Expense coverage</li> <li>■ Insured vs. Insured</li> </ul> | <b>NEW</b> | <ul style="list-style-type: none"> <li>■ Full Prior Acts<sup>1</sup></li> <li>■ First Dollar Defense</li> <li>■ Defense outside the limits</li> <li>■ EPL coverage available by endorsement with separate limits and deductible<sup>1</sup></li> <li>■ Data Compromise</li> <li>■ Personal and Advertising Injury for professional services</li> <li>■ Contractual and Vicarious Liability</li> <li>■ Vicarious Fiduciary Liability</li> <li>■ Automatic coverage for independent contractors without their own insurance</li> <li>■ Punitive damages covered where allowed by law</li> </ul> |
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### Flexible Rating Plans

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| <ul style="list-style-type: none"> <li>■ Risk management credits increase with greater agency participation and/or on-site audits</li> <li>■ Broad range of experience and loss-free credits</li> </ul> | <ul style="list-style-type: none"> <li>■ Renewal longevity credits</li> <li>■ Credits for business placed with carriers' customer service units</li> <li>■ Flexibility for mergers, acquisitions, and additional insureds</li> </ul> |
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### 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