

E&O coverage

Liberty Mutual Agents' Errors and Omissions (E&O) Program

Independence means choices, not only for your customers, but also for you.



Highlights

- Guidance, support, and expertise from specialized E&O marketing agents
- Claims advice line with dedicated, experienced claims adjusters
- Flexible limit and deductible options
- For experienced property and casualty agencies with good loss history

Partner with Liberty Mutual, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.



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For more than 35 years, our Insurance Agents Errors & Omissions (E&O) Program has offered robust coverage options and competitive pricing to meet the coverage needs of independent agencies.

Key advantages

- Pure claims made form
- Defense outside the limits
- First Dollar Defense
- Full prior acts¹
- Claims-Free Deductible Reduction
- Waiver of Deductible Provisions
- Known claims exclusion limited to owners, officers, and partners
- Supplementary payments provisions for loss of earnings, regulatory defense, and response to subpoena
- Data compromise coverage
- Broadened insurance carrier insolvency coverage
- EPL coverage available by endorsement with separate limits and deductible¹
- Personal and advertising injury for professional services
- Professional Services Extra Expense Coverage — damage to your agency premises and catastrophe events
- Automatic coverage for independent contractors without their own insurance

Flexible rating plans

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

Not available in Alabama, Alaska, District of Columbia, Florida, Hawaii, Louisiana, Mississippi, New York, or West Virginia.

¹ Coverage subject to underwriting.

The illustrations, instructions, and principles contained in the material are general in scope and for marketing purposes. Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards.

Insurance is underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.

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