



Utica National's **Agents' Errors and Omissions Premier Coverage Highlights**

What's Covered

In addition to traditional agency operations, we offer coverage for:

- › Notarizing documents
- › Financial product offerings
- › Loss control services
- › Loan origination
- › Business you broker and business brokered through you
- › Human resources consulting
- › Real estate agents' errors and omissions
- › Property appraisals for your policyholders

Coverage Features

- › Prior acts coverage for the named insured at no extra charge
- › Consent to settle clause prevents claims from being settled without your approval
- › Defense costs in addition to the limit
- › In addition to current regular employees, we include:
 - Leased and temporary employees
 - Licensed independent contractors
 - Former officers, for wrongful acts while they were active
- › Contractual liability coverage
- › Punitive and exemplary damages where allowed by law
- › Advertising and Personal Injury Coverage for professional activities
- › Worldwide coverage

Deductible Options that Make Sense

- › Aggregate deductible caps your deductible at three times the per-loss deductible
- › Loss-only deductible gives you first dollar defense coverage
- › Loss plus litigation deductible is available
- › Earn a 10% reduction in your deductible per year up to 50% by being loss free

Our claim satisfaction rate* is 97% and policyholders can consult with an underwriter or E&O claim specialist at any time. At no extra cost to policyholders, we offer risk management resources such as an agency self-assessment that helps you identify vulnerable areas and gives you advice for remedying.

**Don't settle for just any errors and omissions program.
Go to www.uticanational.com/eo or contact us for more information.**

* 2015 Agents' E&O Claimant Survey Results

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.