

Independent life agents errors and omissions coverage



Gallagher

Insurance | Risk Management | Consulting

Who is an insured?

- The individual insured
- The business entity you list on the application (solely for the actions of the insured individual)
- Any non-licensed administrative personnel working on your behalf

What products are covered?

Type 1 Coverage

- Fixed Life Insurance
- Accident and Disability
- Health
- Fixed Annuities

Type 2 Coverage

- All Products under Type 1 Coverage
- Variable Life and Annuities
- Mutual Funds

Program highlights

- Limits of up to \$3M and deductibles as low as \$1,000 available for qualifying agents
- Broad professional services to include incidental financial planning
- \$25,000 Cyber sublimit per agent, including \$5,000 for legal and forensic services and \$5,000 for good faith advertising services
- Shared \$500,000 per claim/\$1M aggregate for premium financing
- Insolvency coverage for carriers rated B+ or better at the time of product sale
- Prior acts included to match any current/expiring coverage
- Coverage backed by an A+ rated carrier

Additional details

- Policy period runs 10/1 annually, mid-term enrollments will be prorated
- Premiums fully earned upon binding

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