

Big “I” Professional Liability Program

Fireman’s Fund Insurance Agents Errors and Omissions Program

With more than 25 years of experience, Fireman’s Fund is an industry leader in providing liability coverage for agents and brokers against errors and omissions (E&O) – one of the biggest issues they face in an increasingly complex world. The company is the second largest writer of Agents E&O coverage in the country.

Coverage Highlights

- ◆ Big “I” Professional Liability Program
- ◆ A rated carrier written on admitted paper
- ◆ Dedicated claims staff focuses exclusively on insurance E&O claims
- ◆ Long-standing market player in Agents E&O
- ◆ Coverage for the sale of both P&C and L&H
- ◆ Choice of three endorsements for sale of Financial Services Products
- ◆ Broad definition of covered professional services and activities
- ◆ Available first dollar defense
- ◆ Policy limits available up to \$10,000,000
- ◆ Aggregate deductible applies
- ◆ Expert witness testimony covered
- ◆ Protection when you train, manage or supervise a client in the selling of insurance products
- ◆ Market-quality Insolvency coverage
- ◆ Broad definition of “who is an insured”
- ◆ Retroactive coverage and multiple extended reporting periods offered
- ◆ Three-tiered Employment Practices Liability offered by endorsement
- ◆ \$10,000/\$30,000 catastrophe claims extra expense included with no additional premium
- ◆ \$35,000 regulatory investigation defense expense coverage per policy
- ◆ Up to 60 days after end of policy period to report claims and purchase extended reporting
- ◆ Immediate predecessor firm coverage
- ◆ Supplementary Payments of \$500 per day for expenses incurred in aiding in the defense of a claim
- ◆ Policies are direct bill

Why Fireman’s Fund?

- ◆ Competitive rating plan
- ◆ iCustomer Series® Web site for risk management support
- ◆ Access to the Fireman’s Fund HeritageSM Program in support of firefighters
- ◆ A. M. Best rating of “A” (Excellent)
- ◆ Dedicated, 24-hour claims expertise with multi-line background
- ◆ Policies direct bill
- ◆ Professional Liability Committee comprised of IIABA members to oversee and recommend program enhancements
- ◆ State associations to assist you should a claim arise