

# Big “I” Professional Liability Program

Insurance Agents Errors and Omissions Coverage That’s Right for Your Business

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## Why the Big “I” Professional Liability Program?

- ♦ Superior customer service and expertise by your state association
- ♦ Professional Liability Committee comprised of IIABA members that oversees and has a direct influence in the program
- ♦ Nationally endorsed program with 20+ years experience
- ♦ The largest independent insurance agency E&O program in the country
- ♦ Supports lobbying efforts protecting your industry by contributing a percentage of every premium dollar to the funding of important advocacy efforts of the IIABA

## Swiss Re

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As the nationally endorsed carrier of the Big “I” Professional Liability program for twenty years, Swiss Re has created the strongest coverage form in the marketplace. The largest writer of agents E&O insurance in the country, it provides solid core coverage as well as coverage units to insure against other exposures of concern. Review the preferred policy form and you will find that these are just a few of the coverage benefits of the Westport policy:

- ♦ Coverage for the sale of both Property/Casualty and Life/Health insurance products
- ♦ Limits of liability up to \$20 million
- ♦ Broad definition of covered professional services and activities
- ♦ Comprehensive definition of “who is an insured”
- ♦ Aggregate deductibles
- ♦ Defense cost outside the limit
- ♦ Available first dollar defense
- ♦ Full prior acts available
- ♦ Coverage for punitive damages (where available and covered by insuring agreements)
- ♦ Multiple extended reporting period options
- ♦ True worldwide protection
- ♦ Coverage for advertising, including libel and slander
- ♦ Protection for related consulting services
- ♦ Expert witness testimony covered
- ♦ Teaching formal insurance courses included
- ♦ Premium finance services placement built-in
- ♦ Additional coverages include catastrophe extra expense, subpoena and regulatory expenses
- ♦ Choice of Defense Counsel - by endorsement
- ♦ Real Estate Agent Activity - by coverage unit
- ♦ Employment Practices Liability - by coverage unit

## Why Swiss Re?

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- ♦ Exclusive loss prevention resources including:
  - o risk management website, E&O Happens
  - o risk management newsletter, E&O Claims Advisor
  - o E&O self audit guide, Agency Shield Program™
- ♦ An exclusive policy form and premium credits filed on a Risk Purchasing Group basis give Big “I” members tailored coverage
- ♦ Dedicated claims staff focuses solely on defending insurance agents E&O claims - 70% of claims personnel are attorneys
- ♦ Rated “A” (Excellent) by A.M. Best



*The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.*