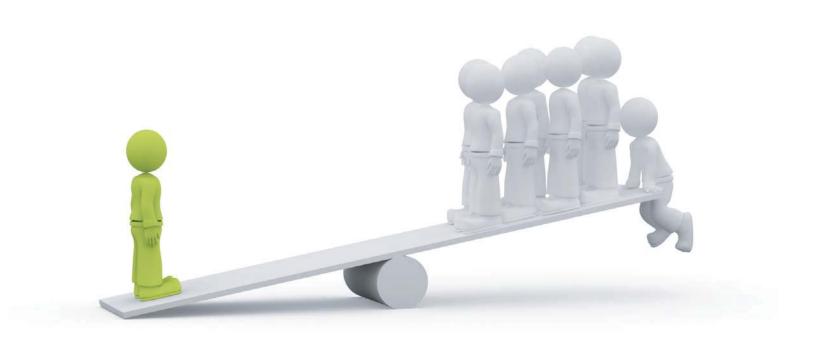


Swiss Re

Corporate Solutions



Errors and Omissions Coverage Evaluation Form

Don't just wonder how other E&O policies stack up to Swiss Re. Use this checklist to compare coverage.

For questions or to receive a proposal, contact:

Mike Sell Public Risk Insurance Management 3131 Dredge Drive Helena MT 59602 (406) 442-9555 x104 msell@iiamt.org

Errors and Omissions Coverage Evaluation Form



PROFESSIONAL LIABILITY

Policy Form	Swiss Re	OTHER
Claims Made (rather than claims made & reported		OTTER
Application is not a part of the policy	YES	
Prior Acts	YES	
Retroactive Date	YES	
Worldwide Coverage	YES	
	125	
Limits of Liability		
Defense Costs in Addition to Limit	YES	
Limit of Liability Excess of Deductible	YES	
Limits up to \$20,000,000	YES	
Who is an Insured		
	VEC	
Individual	YES	
Partnership	YES	
Corporation	YES	
Limited Liability Company	YES	
Executive Officers/Directors	-	
	YES	
Stockholders	YES	
Partners	YES	
Members/Managers	YES	
Employees	YES	
	-	
Leased/Temporary Workers	YES	
Independent Contractors/Subproducers	YES	
Former or Retired Insureds	YES	
Merged, Acquired, Newly Formed Entities	YES	
Heirs, Executors, Administrators,	YES	
Legal Representatives	YES	
(death, disability, incapacity, bankruptcy)		
Spouses or Legal Domestic Partners	YES	
(Individuals and Partnerships)	125	
Countersigning Agent or Broker	YES	
Primary P&C Services		
Insurance Agent/Broker	YES	
General Agent, MGA, Underwriting Mgr,	YES	
	_	
Program Administrator	YES	
Excess & Surplus Lines Broker	YES	
Notary Public	YES	
Premium Financing	YES	
	-	
Claim Adjustment	YES	
Insurance Consultant	YES	
Loss Control	YES	
Safety Consulting	YES*	
Property Appraising/Valuation	YES	
Risk Management Services	YES	
Teaching	YES	
Claims Administration/TPA	YES*	
Financial Services		
Life and Health Insurance Agent	YES	
Variable Life/Annuity Sales	YES	
Employee Benefit Counseling	YES	
Financial Planning	YES*	
Group Health Sales	YES	
Mutual Fund Sales	YES*	
	-	
Securities Sales	YES*	
Other Services		
Expert Witness	YES	
Loan Origination Services	YES*	
-		
Motor Vehicle Title Services	YES*	
Prepaid Legal Expense Sales	YES*	
Professional Employer Services	YES*	
Marketing Agreements (PESMA)		
Real Estate Agent/Broker	VEC*	
	YES*	
Wellness Provider Referral	YES*	
Employment Practices Liability (EPL)	YES*	
	* Assattable 1 -	I
	* Available by End	uoisement

Swiss Re

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Corporate Solutions

Errors and Omissions Coverage Evaluation Form

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Big "I"	Special Coverages	wiss Re	OTHER	Swiss Re
Trusted PROFESSIONAL LIABILITY	Special Coverages		• • • • • • • • • • • • • • • • • • • •	
	Catastrophe Expense	YES		
	Loss of Earnings	YES		Corporate Solutions
	State Regulatory Investigation	YES		
	Subpeona Expense	YES		
	Cyber Liability			
	1st Party Personal Data Breach	YES		
	3rd Party Personal Data Breach	YES		
	Personal and Advertising Injury			
	Personal/Advertising Injury	YES		
	Mental Anguish/Emotional Distress/Libel/	YES		
	Slander/Wrongful Prosecution-Eviction-Injury			
	Deductible			
	Per Claim and Aggregate	YES		
	50% Deductible Reduction	YES		
	First Dollar Defense	YES		
	Misc Coverages/Issues	125		
	Judicial Bonds	YES		
	Pre/Post-Judgment Interest	YES		
	Use of Insured's Own Counsel	YES*		
	Bodily Injury/Property Damage			
		YES		
	Care, Custody, Control	YES		
	Contractual Liability	YES		
	Insurer Insolvency	YES		
	Vicarious Liability	YES		
	Innocent Insured	YES		
	Multiple Damages	YES		
	Punitive or Exemplary Damages	YES		
	Additional Insured Endorsement	YES		
	ERP Provisions			
	Automatic ERP - 60 days	YES		
	Optional ERP	YES		
	Death, Disability, Retirement Provisions ERP	YES		
	Merger or Sale Provisions ERP	YES		
	Risk Management Services			
	Locally administered risk management seminars	10% Pre	emium Savings Opportunity	
	Big "I"/Swiss Re risk management website - E&O Happer			
	E&O Claims Advisor newsletter	Free		
	Monthly "E&O Angle" articles in IA Magazine	Free		
	Periodic risk management webinars	Free		
	Agency operational improvement review		emium Savings Opportunity	
	Big "I" Virtual Risk Consultant,		\$500 based on agency size	
	powered by Rough Notes	7230 OI	5500 based off agency size	
	Claims-free credits available	U		
	Special Features	Up to 20:	% in Premium Savings Opportunity	
		VEC		
	Endorsed by the Big "I"	YES		
	Market leader in insurance agents E&O	YES		
	Experienced/specialized claims team	YES		
	dedicated to agents E&O claims			
	45+ years continuous market for agents E&O	YES		
	Local state administrators to serve you	YES		
	True national program accessible in all states	YES		
	Big "I" member oversight of program	YES		
	Contributes directly to Big "I"'s advocacy efforts	YES		
				
	Λ	* Availa	ble by Endorsement	/