

# Trusted Benefits Provider Since 1989



## ERRORS AND OMISSIONS INSURANCE PROGRAM

Exclusively for New York Long-Term Care Brokers

**Critical Protection For Insurance Agents**

**Coverage starts at just \$34.<sup>17</sup> per month!**

### Program Pricing\*

Coverage Limits	Pay In Full	Down Payment	Monthly Payment
<b>COVERAGE OPTION A:</b> Life, Accident, Health, LTC, including Medicare Advantage and Medicare Supplement			
<b>Newly Licensed Agents</b>			
\$1M / \$1M	\$395.00	\$79.17	\$34.17
<b>Agents</b>			
\$1M / \$1M	\$445.00	\$83.37	\$38.33
\$1M / \$2M	\$470.00	\$85.42	\$40.42
\$1M / \$3M	\$485.00	\$86.67	\$41.67
<b>COVERAGE OPTION B:</b> Life, Accident, Health, LTC, including Medicare Advantage and Medicare Supplement, PLUS Fixed Annuities and Indexed Annuities			
<b>Newly Licensed Agents</b>			
\$1M / \$1M	\$470.00	\$85.42	\$40.42
<b>Agents</b>			
\$1M / \$1M	\$520.00	\$89.62	\$44.58
\$1M / \$2M	\$550.00	\$92.12	\$47.08
\$1M / \$3M	\$570.00	\$93.75	\$48.75
<b>COVERAGE OPTION C:</b> Life, Accident, Health, LTC, including Medicare Advantage and Medicare Supplement, PLUS Fixed and Indexed Annuities, Mutual Funds & Variable Products			
<b>Newly Licensed Agents</b>			
\$1M / \$1M	\$575.00	\$98.75	\$48.75
<b>Agents</b>			
\$1M / \$1M	\$625.00	\$102.92	\$52.92
\$1M / \$2M	\$660.00	\$105.87	\$55.83
\$1M / \$3M	\$685.00	\$107.92	\$57.92
*Additional fee for Disability and 24-Hour coverage. Prices include E&O premium, \$36.00 NAPA administrative fees, applicable taxes and marketing fees. Down payments will be processed immediately; monthly deductions as shown above will begin the first business day of the month after enrollment effective date. Monthly payment option includes a \$5.00 monthly collection fee.			

**AIB** Advisors  
Insurance  
Brokers



### Program Highlights

- ★ **New Coverage Endorsement:** Coverage for E&O claims involving the DOL Fiduciary Rule
- ★ Coverage available for life, accident and health, LTC, Medicare, and managed health care organizations as well as optional coverage for annuities, mutual funds, variable annuities, variable insurance, disability, and 24-hour care
- ★ Provides coverage for your administrative, clerical and support personnel while they are acting on your behalf
- ★ Provides coverage for any corporation, partnership or other business entity that is owned or controlled by an Agent, General Agent or Registered Representative
- ★ Defense costs are provided and are included within the limits of liability
- ★ \$500 deductible for life, accident, health, LTC, Medicare Advantage and Medicare Supplement, \$2,500 deductible for disability insurance and indexed & fixed annuities, \$5,000 deductible for all other claims (e.g. variable annuities and mutual funds)
- ★ Prior acts coverage back to first date of continuous E&O coverage
- ★ Preferred risk underwriting
- ★ Pay in full or choose monthly payments via credit card or electronic funds transfer (EFT)
- ★ Underwritten by CNA Insurance Company
- ★ Administered by Gallagher MGA

### Program Eligibility & Restrictions

- ★ You must be actively affiliated with New York Long-Term Care Brokers, Ltd. at the time of enrollment
- ★ If you are no longer affiliated with New York Long-Term Care Brokers, Ltd. during the policy period, coverage for any new business activities ceases immediately as of your termination date. You will be covered under an Extended Reporting Period beginning on the date of termination. Please see the policy for further details.
- ★ Coverage under this program is offered on a claims made basis. The policy will only cover claims first made against the Insured and reported to the Carrier during the policy period. The agent must not have had knowledge of the claim or circumstances likely to result in a claim at the effective date of coverage.

### Liability Coverage Options

- ★ \$1,000,000 per claim/\$1,000,000 annual
- ★ \$1,000,000 per claim/\$2,000,000 annual
- ★ \$1,000,000 per claim/\$3,000,000 annual

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