

Trusted Benefits Provider Since 1989



ERRORS AND OMISSIONS INSURANCE PROGRAM

Exclusively for Independent L&H Insurance Agents

Critical Liability Protection For Insurance Agents

Coverage starting at just **\$27.42 per month!***

Coverage Options	Pay in Full	Down Payment &	Monthly Payment
Option A <small>Newly Licensed Agent*</small>	\$369.00	\$127.42	\$27.42
Option A	\$459.00	\$139.50	\$34.50
Option B <small>Newly Licensed Agent*</small>	\$452.00	\$134.37	\$34.33
Option B	\$546.00	\$146.75	\$41.75
Option C <small>Newly Licensed Agent*</small>	\$625.00	\$148.75	\$48.75
Option C	\$692.00	\$158.92	\$53.92

*To be eligible for new agent pricing, you must apply within two years of receiving your original issued state life & health agent license and have commission income of less than \$100,000 for the 12 months prior to enrolling.

ADDITIONAL COVERAGE LIMITS & INCOME TIER PRICING ARE AVAILABLE.

★ **Great News!** Due to recent changes in the ACA marketplace, NAPA has successfully negotiated with our underwriter to replace the Life & Health Agent \$1M/\$1M coverage limit with \$1M/\$3M for the same low price!

Pricing shown for Experienced Agents is for agents earning less than \$250,000 in gross annual commissions & fees and is based on a coverage limit of \$1,000,000 per claim / \$3,000,000 annual aggregate. Pricing shown for Newly Licensed Agents is for agents earning less than \$100,000 in gross annual commissions & fees and is based on a coverage limit of \$1,000,000 per claim / \$3,000,000 annual aggregate.

Experienced Agent Pricing includes \$60.00 NAPA membership dues and a \$45.00 administration fee. New Agent Pricing includes \$60.00 NAPA membership dues and a \$40.00 administration fee. Down payment includes one month's premium, NAPA dues and administrative fees, and a \$5.00 monthly processing fee. Down payments will be processed immediately; monthly deductions as shown above will begin the first business day of the month after enrollment effective date.

Coverage Option A (Basic Life & Health)

- ★ Fixed Life, Accident, Health, Disability, LTC, including Medicare Advantage & Medicare Supplement Plans

Coverage Option B (Life & Health Plus Indexed Life and Fixed Annuities)

- ★ All of option A products
- ★ Indexed Life & Fixed Annuities (including indexed annuities)

Coverage Option C (Life & Health Plus Variable Products and Mutual Funds)

- ★ All of option B products
- ★ Variable Products & Mutual Funds

Program Highlights

- ★ Coverage for E&O claims involving the DOL Fiduciary Rule
- ★ Painless Auto-Renewal feature
- ★ Outstanding coverage at affordable rates
- ★ Annual renewable claims-made policy
- ★ Coverage is designed to cover services provided as a life/health insurance agent and Series 6 Registered Representative
- ★ Pay in full or choose monthly payments via credit card or electronic funds transfer (EFT)
- ★ Enhanced Coverage Endorsements for Regulatory Coverage, Social Media and Military Activation
- ★ Additional coverage options available for Medicare products only as well as property/casualty and life/health agents and agencies
- ★ Visit www.napa-benefits.org/nd to learn more about these new product features and coverages

Liability Coverage Options

- ★ \$1,000,000 per claim/\$3,000,000 annual
- ★ \$2,000,000 per claim/\$2,000,000 annual (Experienced Agents Only)

Deductibles

- ★ \$0 for claims arising from fixed life, health, accident, disability insurance, and fixed and indexed annuities
- ★ \$5,000 for all other claims (e.g. variable products and mutual funds)

Program Underwriter

CNA – Continental Casualty Company*

A.M. Best Rating: "A" (Excellent) XV – Admitted

Exclusive CNA Policy tailored for NAPA Direct insured

* One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. CNA is a registered trademark of CNA Financial Corporation. Copyright © 2019 CNA. All rights reserved.

Program Administrator

Administered by Gallagher Affinity. If you have questions regarding your E&O coverage or other products and services we offer, please contact a NAPA Representative or visit the NAPA website.

TOLL-FREE: (800) 593-7657

Hours of Operation:

Monday – Thursday: 8 am to 6 pm ET

Friday: 9 am to 5 pm ET



Apply online today @ www.napa-benefits.org/nd

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- Outback Steakhouse
- And much more!

Please be aware, benefit availability and pricing are subject to change without notice.



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www.napa-benefits.org

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