

Trusted Benefits Provider Since 1989



ERRORS AND OMISSIONS INSURANCE PROGRAM

Exclusively for L&H Agencies with P&C Options

Critical Liability Protection For Insurance Agencies

Coverage starting at just \$127.⁹² per month!



Coverage Options	\$1M/\$1M Coverage Limit		
	Pay in Full	Down Payment	& Monthly Payment
Level 1	\$1,530. ⁰⁰	\$302. ⁹²	\$127. ⁹²
Level 2	\$1,830. ⁰⁰	\$327. ⁹²	\$152. ⁹²
Level 3	\$2,330. ⁰⁰	\$369. ⁶²	\$194. ⁵⁸

ADDITIONAL COVERAGE LIMITS & INCOME TIER PRICING ARE AVAILABLE.

Pricing shown is for agencies earning less than \$250,000 in gross annual commissions & fees and is based on a coverage limit of \$1,000,000 per claim / \$1,000,000 annual aggregate.

Pricing includes \$60.00 NAPA membership dues and a \$115.00 administration fee. Down payment includes one month's premium, NAPA dues and administrative fees, and a \$15.00 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.

Level 1 – Life & Health Plus Personal Lines P&C

- ★ Life, Accident, Health, Disability, LTC, including Medicare Advantage & Medicare Supplement Plans, Fixed & Indexed Annuities and Variable Products & Mutual Funds
- ★ Also covers Personal Lines P&C products including auto, recreational vehicles, watercraft, motorcycle, homeowners, renters, personal umbrellas, pet insurance and flood. Other commercial and personal lines are excluded. Coverage is limited to admitted carriers only.

Level 2 – Life & Health Plus Personal and Commercial Lines P&C

- ★ Includes Level 1 coverage PLUS Commercial Lines P&C coverage for workers compensation and employers liability, general and product liability, business owners and commercial multi-peril, auto (other than long haul trucking), property, and flood. Other commercial and personal lines are excluded. Coverage is limited to admitted carriers only.

Level 3 – Life & Health Plus Personal and Commercial Lines P&C with Expanded Commercial

- ★ Includes Level 2 coverage PLUS Expanded Commercial Lines coverage for inland marine, medical malpractice and professional liability, directors & officers liability, employment practice liability, fidelity, surety, crop, hail, wind, & earthquake. Coverage is for both admitted and non-admitted carriers.*

*Non-admitted Insurance must be placed through a non-affiliated surplus lines broker. No more than 10% of the agency's revenue can be derived from products under expanded coverage.

Program Highlights

- ★ Coverage for E&O claims involving the DOL Fiduciary Rule
- ★ Outstanding coverage at affordable rates
- ★ Annual renewable claims-made policy
- ★ Policy is designed to afford coverage to insurance agencies (life/health and property/casualty) and their owner(s), employees, and independent contracted agents while acting on behalf of the agency only
- ★ Pay in full or choose monthly payments via credit card or electronic funds transfer (EFT)
- ★ Expanded Commercial Property and Casualty coverage available
- ★ Underwritten by National Casualty Company (an admitted carrier rated "A+" XV by A.M. Best), part of the Scottsdale Group, a subsidiary of the Nationwide Mutual Insurance Company

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

Deductibles/Retention

- ★ \$0 for claims arising from life, health, disability, long-term care products and annuities (other than indexed life and indexed annuities)
- ★ \$5,000 for claims arising from indexed annuities or indexed life insurance, variable products, mutual funds or other securities
- ★ \$5,000 for claims involving personal lines property & casualty insurance
- ★ \$10,000 for claims involving commercial lines insurance
- ★ \$25,000 for Flood & Earthquake Insurance: Flood & Earthquake Insurance is subject to a \$100,000/\$100,000/\$1,000,000 sublimit
- ★ \$25,000 for Expanded Property and Casualty Commercial Lines Coverage Endorsement, subject to a \$100,000/\$100,000/\$1,000,000 sublimit

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/eo

Featured NAPA Benefits and Services

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Data Breach & Cyber Liability Insurance

Did you know the average cost of a data breach is \$150 per record?

It could be a lost laptop, or a persistent attack by hackers a world away. Every breach is different—and every one requires a smart, strategic response. That's why we have partnered with a leading insurer to offer a cyber risk protection plan that provides first class assistance to take the pain out of dealing with a data breach. If you discovered a data breach, whom would you call? Would you know how to comply with state regulations and avoid fines and penalties? The HIPAA Breach Notification Rule, 45 CFR §§ 164.400-414, requires that all HIPAA covered entities and their business associates to provide notification following a breach of unsecured protected health information.

Savings at Thousands of Retailers Nationwide

NAPA provides you with an elite collection of local and national discounts from thousands of hotels, restaurants, movie theaters, retailers, florists, car dealers, theme parks, national attractions, concerts, and events.

- Costco
- Firestone
- DirecTV
- T-Mobile
- Dell
- Target.com
- PODS
- Overstock.com
- Brooks Brothers
- Bally Total Fitness
- Olive Garden
- Red Lobster
- Outback Steakhouse
- And much more!

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

