

# Insurance Agents & Brokers

## Professional Liability

### The Problem

In the event of an error or omission in their work, all insurance agents and brokers must protect themselves with professional liability coverage. For those who fall into the hard-to-place category, that may not be so easy.

### The Risk

Professional liability coverage that doesn't adequately protect the hard-to-place insurance professional when he/she is hit with a claim or lawsuit.

### The Solution

Insurance Agents & Brokers E&O. \*

### Complete this Application

### The Advantage\*

- Claims made professional liability coverage for the hard-to-place insurance professional
- Broad professional services description
- Insolvency coverage if carrier is rated B+ or better by A.M. Best
- Personal injury coverage included
- Punitive damages covered where insurable
- Deductible waiver if claim is settled,
  - Prior to litigation – 75% up to \$10,000 maximum
  - Via mediation – 50% up to \$10,000 maximum
- Disciplinary proceedings coverage
- Loss of earnings coverage in connection with trial attendance
- Pre-claims assistance
- Fraud exclusion – final adjudication wording
- Designed Protection® risk management service for policyholders, including strategy guide and confidential hotline
- Target classes:
  - Adverse loss history, non-renewed accounts, history of disciplinary proceedings, represents top-tier carriers
- Maximum limits: \$5,000,000
- Low Minimum premium
- High level product expertise long associated with our market\*
  - 30+ years underwriting and claim handling experience
  - Financial stability
  - Written through an affiliated A.M. Best "A" rated carrier

### The ANSWER:

## SierraSpecialty

\*For information see our website at [www.SierraSpecialty.com](http://www.SierraSpecialty.com). For complete terms and conditions, refer to the policy itself. Coverage is subject to exclusions in the policy.

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**SierraSpecialty**

