

E&O coverage for your independent agency

Liberty Mutual Agents' Errors and Omissions (E&O) Program

Independence means choices, not only for your customers, but also for you.

Highlights

- Guidance, support, and expertise from specialized E&O marketing agents
- Claims advice line with dedicated, experienced claims adjusters
- Flexible limit and deductible options
- For experienced property and casualty agencies with good loss history



For nearly 40 years, our Insurance Agents Errors & Omissions (E&O) Program has offered robust coverage options and competitive pricing to meet the coverage needs of independent agencies.

Key advantages

- Pure claims made form
- Defense outside the limits
- First Dollar Defense
- Full prior acts¹
- Claims-Free Deductible Reduction
- Waiver of Deductible Provisions
- Known claims exclusion limited to owners, officers, and partners
- Supplementary payments provisions for loss of earnings, regulatory defense, and response to subpoena
- Data compromise coverage
- Broadened insurance carrier insolvency coverage
- EPL coverage available by endorsement with separate limits and deductible¹
- Personal and advertising injury for professional services
- Professional Services Extra Expense Coverage – damage to your agency premises and catastrophe events
- Automatic coverage for independent contractors without their own insurance

Flexible rating plans

- Credits for business placed with carriers' customer service units
- Broad range of experience and loss-free credits
- Renewal longevity credits
- Risk-management credits increase with greater agency participation and/or on-site audits
- Flexibility for mergers, acquisitions, and additional insureds

Superior service

- Expert claims teams with extensive E&O experience
- A toll-free helpline for claim mitigation advice
- Specialized, national legal network

Not available in Alabama, Alaska, District of Columbia, Florida, Hawaii, Louisiana, Mississippi, New York, or West Virginia.

¹ Coverage subject to underwriting.

Insurance agents E&O contact guide

AR, GA, IA, KS, KY, MD, MO, NC, NE, NJ, OK, SC, SD, TN, VA

Chris-Leef General Agency, Inc.

P.O. Box 3747
Shawnee Mission, KS 66203
800-548-0491
Fax: 800-383-1235
Email: info@chris-leef.com
www.chris-leef.com

CA, CT, DE, MA, MD, ME, NH, OH, PA, RI, VA, VT

Insurance Specialties Services, Inc.

946 Town Center
New Britain, PA 18901
800-523-6004
Fax: 215-348-2635
Email: mary.smith@issisvs.com
issisvs.com

CO, ID, MT, NV, NM, ND, OR, TX, UT, WA, WY

F. B. Beattie & Co., Inc.

Safeco Plaza, Suite 2700
P.O. Box 34756
Seattle, WA 98124
800-255-9990
Fax: 866-406-7133
Email: agentseo@libertymutual.com

GA, KY, TN, VA

Insurance Planning & Service Company, LLC

6505 Lee Highway
Chattanooga, TN 37421-2420
866-791-2805
Email: tonya@assoc-admin.com
ipscoagency.com

ID, MT, OR, WA

PIA Pacific NW Services Corp.

3205 NE 78th Street, Suite 104
Vancouver, WA 98665
888-246-4466
Fax: 888-346-4466
piawest.com

IN, IL, WI, MN

Executive and Global Insurance Risk Managers, Inc.

852 W. Bartlett Road
Bartlett, IL 60103
630-504-6505
Fax: 630-504-2950
executiveandglobal.com

CT, MA, RI

R-T Specialty, Inc.

20 Church Street, Suite 1500
Hartford, CT 06103
800-356-0168
Fax: 860-561-3606
rtspecialty.com

AZ, CA

Dealey, Renton & Associates

530 Water Street, 7th Floor
Oakland, CA 94607
800-545-3090
Fax: 510-452-2193
Email: jschmidt@insdra.com
dealeyrenton.com

AZ, CA

WIAA Insurance Services

11190 Sun Center Drive, Suite 100
Rancho Cordova, CA 95670
800-553-4221
Fax: 916-443-5559
wiaagroup.org

MI

AIFS Corp., dba Agency Insurance & Financial Services

5136 Cascade Road SE, Suite 1D
Grand Rapids, MI 49546
616-988-4470
Fax: 616-988-4472
Email: pjames@aifscorp.com
aifscorp.com

TX

MarketScout

12700 Park Central Drive, Suite 300
Dallas, TX 75251
972-934-4200
Fax: 972-934-4299
Email: agentseo@marketscout.com
marketscout.com

UT

Utah Association of Independent Agents

4885 South 900 East, Suite 302
Salt Lake City, UT 84117
801-269-1200
Fax: 801-269-1265
iiau.org

Not available in AL, AK, DC, FL, HI, LA, MS, NY, or WV.

Partner with Liberty Mutual, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.



The illustrations, instructions, and principles contained in the material are general in scope and for marketing purposes. Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards.

Insurance is underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.

© 2020 Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116. NI3596 03/20