

# 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 acts<sup>1</sup>
- 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 deductible<sup>1</sup>
- 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.

<sup>1</sup> Coverage subject to underwriting.

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## 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  
Email: gmattingly@executiveandglobal.com  
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**

#### **AP Design Professionals Insurance Services**

3697 Mt. Diablo Blvd, Suite 230  
Lafayette, CA 94549  
800-545-3090  
Fax: 510-452-2193  
Email: jeff.schmidt@assuredpartners.com  
dealeylefton.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**

#### **ELD Insurance Services, LLC DBA: Agency Insurance & Financial Services**

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

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



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