

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

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

F. B. Beattie & Co., Inc.

Safeco Plaza, Suite 3700
P.O. Box 34756
Seattle, WA 98124
800-255-9990
Fax: 866-406-7133
Email: agentseo@libertymutual.com

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
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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

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
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888-246-4466
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piawest.com

IN, IL, WI, MN

Executive and Global Insurance Risk Managers, Inc.

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CT, MA, RI

R-T Specialty, Inc.

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MI

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Utah Association of Independent Agents

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