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Personal Lines Insurance Agents Professional Liability

WHY YOU NEED TO BUY PROFESSIONAL LIABILITY COVERAGE NOW:

- Insurance agents and brokers are uniquely exposed to both claims frequency and claims severity
- Over 10 carriers have recently exited this line of business; Professional Liability coverage for Insurance Agents and Brokers is increasingly difficult to find in today's marketplace
- Claims against insurance agents are on the rise due to the difficulty in obtaining some coverages in the hard insurance market
- Reduction in capacity due to the hard market exposes insurance agents to claims for inadequate coverage
- Terrorism and other catastrophic exposures present new and unforeseen challenges for today's insurance agents and brokers
- Insurance agents and brokers are being held to a higher standard of care than ever before

The following are important coverages to have in your policy. Check to make sure you have all of these features

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Defense Costs Outside the Limit of Liability	✓	?
Coverage for both Property and Casualty and Life insurance sales	✓	?
Optional Financial Planning coverage available	✓	?
Personal Injury coverage	✓	?
Automatic coverage for Independent Contractors	✓	?
Duty to Defend wording	✓	?
A.M. Best rated A++ carrier	✓	?

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.