



Errors and Omissions Coverage Evaluation Form

Don't just wonder how other E&O policies stack up to Swiss Re.
Use this checklist to compare coverage.

**For questions or to receive
a proposal, contact:**

IIAV / VFSC
804-747-9300 or 800-288-4428
members@iiav.com
www.iiav.com

Errors and Omissions Coverage Evaluation Form



Policy Form

	Swiss Re	OTHER
Claims Made (rather than claims made & reported)	YES	_____
Application is not a part of the policy	YES	_____
Prior Acts	YES	_____
Retroactive Date	YES	_____
Worldwide Coverage	YES	_____
Limits of Liability	YES	_____

Defense Costs in Addition to Limit		_____
Limit of Liability Excess of Deductible	YES	_____
Limits up to \$20,000,000	YES	_____

Who is an Insured

Individual		_____
Partnership	YES	_____
Corporation	YES	_____
Limited Liability Company	YES	_____
Executive Officers/Directors	YES	_____
Stockholders	YES	_____
Partners	YES	_____
Members/Managers	YES	_____
Employees	YES	_____
Leased/Temporary Workers	YES	_____
Independent Contractors/Subproducers	YES	_____
Former or Retired Insureds	YES	_____
Merged, Acquired, Newly Formed Entities	YES	_____
Heirs, Executors, Administrators,	YES	_____
Legal Representatives	YES	_____
(death, disability, incapacity, bankruptcy)		_____
Spouses or Legal Domestic Partners	YES	_____
(Individuals and Partnerships)		_____
Countersigning Agent or Broker	YES	_____

Primary P&C Services

Insurance Agent/Broker	YES	_____
General Agent, MGA, Underwriting Mgr,	YES	_____
Program Administrator		_____
Excess & Surplus Lines Broker	YES	_____
Notary Public	YES	_____
Premium Financing	YES	_____
Claim Adjustment	YES	_____
Insurance Consultant	YES	_____
Loss Control	YES	_____
Safety Consulting	YES*	_____
Property Appraising/Valuation	YES	_____
Risk Management Services	YES	_____
Teaching	YES	_____
Claims Administration/TPA	YES*	_____

Financial Services

Life and Health Insurance Agent	YES	_____
Variable Life/Annuity Sales	YES	_____
Employee Benefit Counseling	YES	_____
Financial Planning	YES*	_____
Group Health Sales	YES	_____
Mutual Fund Sales	YES*	_____
Securities Sales	YES*	_____

Other Services

Expert Witness	YES	_____
Loan Origination Services	YES*	_____
Motor Vehicle Title Services	YES*	_____
Prepaid Legal Expense Sales	YES*	_____
Professional Employer Services	YES*	_____
Marketing Agreements (PESMA)		_____
Real Estate Agent/Broker	YES*	_____
Wellness Provider Referral	YES*	_____
Employment Practices Liability (EPL)	YES*	_____

* Available by Endorsement

Swiss Re



Errors and Omissions Coverage Evaluation Form



Special Coverages

Catastrophe Expense

Swiss Re OTHER

YES _____

Loss of Earnings

YES _____

State Regulatory Investigation

YES _____

Subpoena Expense

YES _____

Cyber Liability

1st Party Personal Data Breach

YES _____

3rd Party Personal Data Breach

YES _____

Personal and Advertising Injury

Personal/Advertising Injury

YES _____

Mental Anguish/Emotional Distress/Libel/

YES _____

Slander/Wrongful Prosecution-Eviction-Injury

Deductible

Per Claim and Aggregate

YES _____

50% Deductible Reduction

YES _____

First Dollar Defense

YES _____

Misc Coverages/Issues

Judicial Bonds

YES _____

Pre/Post-Judgment Interest

YES _____

Use of Insured's Own Counsel

YES* _____

Bodily Injury/Property Damage

YES _____

Care, Custody, Control

YES _____

Contractual Liability

YES _____

Insurer Insolvency

YES _____

Vicarious Liability

YES _____

Innocent Insured

YES _____

Multiple Damages

YES _____

Punitive or Exemplary Damages

YES _____

Additional Insured Endorsement

YES _____

ERP Provisions

Automatic ERP - 60 days

YES _____

Optional ERP

YES _____

Death, Disability, Retirement Provisions ERP

YES _____

Merger or Sale Provisions ERP

YES _____

Risk Management Services

Locally administered risk management seminars

10% Premium Savings Opportunity

Big "I"/Swiss Re risk management website - E&O Happens

Free _____

E&O Claims Advisor newsletter

Free _____

Monthly "E&O Angle" articles in IA Magazine

Free _____

Periodic risk management webinars

Free _____

Agency Shield Program™

10% Premium Savings Opportunity

Agency operational improvement review

10% Premium Savings Opportunity

Big "I" Virtual Risk Consultant,

\$250 or \$500 based on agency size

powered by Rough Notes

Claims-free credits available

Up to 20% in Premium Savings Opportunity

Special Features

Endorsed by the Big "I"

YES _____

Market leader in insurance agents E&O

YES _____

Experienced/specialized claims team

YES _____

dedicated to agents E&O claims

45+ years continuous market for agents E&O

YES _____

Local state administrators to serve you

YES _____

True national program accessible in all states

YES _____

Big "I" member oversight of program

YES _____

Contributes directly to Big "I"'s advocacy efforts

YES _____

* Available by Endorsement

Swiss Re

