



## INSURANCE AGENTS E&O PROGRAM

### EXCLUSIVE NEW MARKET

#### HIGHLIGHTS

- Broad definition of professional services
- Tailored carrier insolvency coverage
- Soft hammer clause
- Covers punitive damages where allowed by law
- Independent contractors included in coverage
- Disciplinary action coverage
- Subpoena coverage
- Loss of earnings
- Deductible credit for claims resolved via mediation
- Exclusive proprietary enhancement endorsement included providing reimbursement for:
  - Cancelled conferences
  - Temporary meeting space
  - Emergency web hosting
  - Workplace violence counseling
- 1<sup>st</sup> / 3<sup>rd</sup> party Cyber included
- **Installment payment plans available - no fees!**

#### GET A QUOTE



#### SUBMISSION REQUIREMENTS

- Completed application to include carrier's application
- 5 years currently valued loss runs if any claim activity



#### SUBMIT A RISK

Email: [AgentsEOProgram@ryansg.com](mailto:AgentsEOProgram@ryansg.com)  
 Fax: 410-828-8179  
**or contact your local RT Specialty broker or underwriter**  
[rtspecialty.com](http://rtspecialty.com)

#### LIMITS / DEDUCTIBLES

- Multiple limit options up to \$5M / \$5M
- Multiple deductible options available starting at \$2,500

#### OPTIONAL COVERAGES

- First Dollar Defense
- Defense Outside the Limits
- Aggregate deductibles available
- Increased Cyber limits available

#### ELIGIBLE CLASSES

- Property & Casualty
- Life / Accident & Health Products
- Fixed Annuities
- MGAs / MGUs / TPA



#### CONTACT

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[rtspecialty.com](http://rtspecialty.com)



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