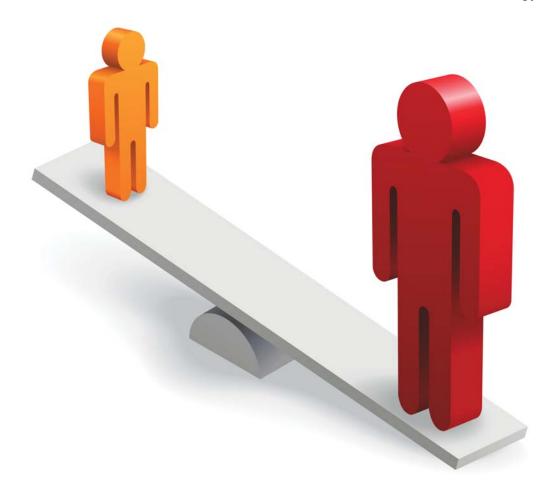




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Errors and Omissions Coverage Evaluation Form

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

For questions or to receive a proposal, contact:

Mike Sell
Public Risk Insurance Management
3131 Dredge Drive
Helena MT 59602
(406) 442-9555 x104
msell@iiamt.org

Errors and Omissions Coverage Evaluation Form



Policy Form Claims Made (rather than claims made & reported)	Fireman's Fund YES	Your Policy
Prior Acts	YES	
Retroactive Date	YES	
Worldwide Coverage	YES	
Limits of Liability Defense Costs in Addition to Limit Limit of Liability Excess of Deductible Limits up to \$10,000,000 Who is an Insured	YES YES YES	
Individual	YES	
Partnership	YES	
Corporation	YES	
Limited Liability Company	YES	
Executive Officers/Directors	YES	
Partners	YES YES	
Members/Managers	YES	
Employees	YES	
Leased/Temporary Workers Independent Contractors	YES	
Former or Retired Insureds	YES	
Merged, Acquired, Newly Formed Entities	YES	
Heirs, Executors, Administrators,	YES	
Legal Representatives (death, disability, incapacity, bankrup	otcy)	
Spouses or Legal Domestic Partners	YES	
(Individuals and Partnerships)		
Countersigning Agent or Broker	YES	
Primary P&C Services	VEC	
Insurance Agent/Broker	YES	
General Agent, MGA, Underwriting	YES	
Mgr, Program Administrator	YES	
Excess & Surplus Lines Broker	YES	
Notary Public	YES	
Premium Financing Claim Adjustment	YES	
Insurance Consultant	YES	
Loss Control	YES	
Safety Consulting	YES	
Property Appraising/Valuation	YES	
Risk Management Services	YES	
Teaching	YES	
Financial Services		
Life and Health Insurance Agent	YES	
Variable Life/Annuity Sales (by endorsement)	YES	
Employee Benefit Counseling (limited)	YES	
Financial Planning	YES	
Group Health Sales (by endorsement)	YES	
Mutual Fund Sales (by endorsement)	YES	
Securities Sales (by endorsement)	YES	



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Errors and Omissions Coverage Evaluation Form



Other Services Expert Witness Professional Employer Services - Marketing Agreements (PESMA) Employment Practices Liability special(EPL)	Fireman's Fund YES YES YES YES	Your Policy —— —— ——
Special Coverages Catastrophe Expense Loss of Earnings State Regulatory Investigation Subpoena Expense	YES YES YES YES	
Cyber Liability 1st Party Personal Data Breach	YES	
Personal and Advertising Injury Personal/Advertising Injury Mental Anguish/Emotional Distress/Libel/Slande Wrongful Prosecution-Eviction-Injury	YES r/ YES	=
Deductible Per Claim and Aggregate Deductible Waiver (5 years claims free) First Dollar Defense	YES YES YES	=
Misc Coverages/Issues Judicial Bonds Pre/Post-Judgment Interest Use of Insured's Own Counsel Contractual Liability Insurer Insolvency Vicarious Liability Multiple Damages Punitive or Exemplary Damages Additional Insured Endorsement	YES	
ERP Provisions Automatic ERP – 60 Days Optional ERP	YES YES	=
Risk Management Services Locally administered risk management seminars Risk Management Seminar credit available Claims-free credits available	YES YES YES	
Special Features Experienced/specialized claims team dedicated to agents E&O claims	YES	
25+ years continuous market for agents E&O Local state administrators to serve you True national program accessible in all states Big "I" member oversight of program	YES YES YES YES	



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These descriptions of coverage are abbreviated and are subject to the terms, conditions, and exclusions of the actual policy, which forms the contract between the insured and the insurance company. Available coverages, credits, and options may vary by state.