



Insurance Agents E&O



E&O Insurance for Insurance Service Professionals

Insurance agents E&O protects insurance agents from claims made by clients that allege they were harmed by the agent's mistakes, negligence or oversight. E&O insurance can cover legal defense costs and settlement costs if a client sues the agent for a mistake in their professional services. It can help protect an insurance agent from financial loss while protecting its reputation.

Coverage Features

We offer claims made and reported professional liability policies for US-domiciled companies with \$2 million or more in revenue. Each policy can be customized to fit the insurance agent's unique exposures.

Coverage Highlights

- Coverage is available for firms with \$2 million or more in revenue
- Primary and Excess coverage
- Limits of Liability up to \$5 million
- Primary minimum premium \$10,000
- Excess minimum premium \$2,500
- Minimum deductible starting at \$5,000
- Amended Insolvency Exclusion

- Contingent Bodily Injury and Property Damage Coverage
- Broad Definition of Professional Services
- Retired Employee Consultant Coverage
- Mediation Deductible Credit
- 20% Automatic Subsidiary Coverage threshold for newly acquired entities
- Up to 80/20 Settlement Clause
- Multi-Year Bilateral Extended Reporting Period

Additional Coverage Options

- First Dollar Defense
- Additional Defense Limits of Liability
- Aggregate Deductible
- Choice of Defense Counsel with Berkley Service Professionals consent
- Stand Alone Extended Reporting Periods

Target Markets

- Retail and wholesale insurance agents and brokers
- MGAs, MGUs and program administrators
- Reinsurance brokers/intermediaries
- Professional employer organizations (PEOs)

A+
(Superior)

Rated by A.M. Best Company

Fortune 500
Since 2004

W. R. Berkley Corporation

★★★★★
**Five Star Claims
Experience***



Berkley

Service Professionals

| a Berkley Company

Berkley Service Professionals

We are a premier provider of Professional Liability Insurance products for miscellaneous professionals. We offer unparalleled coverage for all types of risks and excel at writing complex accounts. We are a team of highly experienced insurance professionals who are passionate about providing the best service and coverage options for miscellaneous liability risks. Our experience enables us to understand the inherent professional liability exposures and risks for service professionals.

Berkley Service Professionals provides out-of-the-box thinking to create customized insurance solutions for manufacturers. Our team of skilled underwriters is dedicated to providing top-notch E&O coverage options. With a focus on delivering results, you can trust us to produce the best solutions for your clients.

Why Partner with Us?

- Highly experienced underwriters who understand the professional liability exposures and risks for insurance professionals
- Knowledge and authority to move quickly to make decisions for our policyholders and their brokers
- Experienced, knowledgeable and responsive in-house claims professionals manage claims fairly and efficiently
- Unparalleled coverage for all types of risks – we excel at writing complex accounts

Contact a Member of Our Team

Scan this code for contact information.



About Berkley Service Professionals

Berkley Service Professionals provides customized professional liability insurance for miscellaneous professionals. Our experienced underwriters combine deep industry expertise with broad underwriting authority to quickly deliver tailored E&O insurance solutions for complex risks and each client's specific needs.

Brokers value our collaborative approach, specialized expertise, and commitment to exceptional service. Policyholders benefit from our comprehensive E&O insurance coverage, responsive in-house claims professionals, and the peace of mind that comes from working with a financially sound insurer dedicated to protecting their business, reputation, and long-term success.

Berkley Service Professionals, a division of Berkley Alliance Managers, is a member of W. R. Berkley Corporation, a Fortune 500 company that is part of the S&P 500. W. R. Berkley Corporation's insurance company subsidiaries are rated A+ (Superior) by AM Best. Learn more at berkleysp.com.

Coverage features are provided solely for descriptive purposes, do not provide a complete description of coverages and do not in any way alter the terms and conditions of the insurance policy. Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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