



## NAIFA–endorsed Professional Liability Insurance Program

*The Program provides up to \$2,000,000 protection against claims arising from negligent acts, errors and omissions in the conduct of your business*

### New Coverage Endorsements

**Criminal Acts Exclusion Endorsement** – Modifies the policy exclusion relating to criminal acts so that it applies only to those who have actually been adjudicated guilty of criminal activities.

**Deductible Reduction Endorsement** – Offers a 50% reduction to the deductible if all three of the following conditions are satisfied:

- The Named Insured has been insured in the NAIFA Professional Liability Insurance Program for three continuous years as of the date the claim is reported.
- The claim is made against an Insured who is a member in good standing with NAIFA as of the date the claim is reported.
- The claim is made against an Insured who has received a certificate of completion of the NAIFA Risk Management Program within three years prior to the date the claim is reported.

**Regulatory Inquiry and Subpoena Expenses Endorsement** – Provides payment up to \$5,000 for attorneys fees and court costs to assist in responding to listed types of investigations, or defense costs incurred in responding to subpoenas related to professional services. These payments are not subject to the policy deductible and do not reduce the policy limits of liability

#### ▶ **Your Choice of Coverage Amounts\***

- \$500,000 per claim/\$1,000,000 annual aggregate
- \$1,000,000 per claim/\$1,000,000 annual aggregate
- \$2,000,000 per claim/\$2,000,000 annual aggregate

#### ▶ **Your Choice of Deductibles**

- From \$1,000 to \$10,000

#### ▶ **Legal Fees and Court Costs Paid —**

In addition to your liability limits

#### ▶ **A Two Hour Free Legal Consultation**

For advice from a qualified attorney on a potential claim or circumstance that could lead to a claim

#### ▶ **Optional Mutual Funds and Financial Products Coverage —**

Your policy can be endorsed to include coverage for the sale of mutual funds and financial products.

#### ▶ **Coverage for Fee-based Financial Planning and RIA activities**

#### ▶ **529 Plans, Life Settlements and Life Settlement Referrals**

Coverage is also available, in addition to your Mutual Funds and Financial products.

#### ▶ **Protection Against Personal Injury Lawsuits and Carrier Insolvency**

#### ▶ **Optional Extended Reporting Period —**

Is automatically extended for 60 days beyond the normal scheduled policy expiration.

#### ▶ **Works with Other Coverage to Provide Full Protection**

- Can be used as your main source of protection or
- Supplements an existing E&O plan that doesn't cover all of your activities.

#### ▶ **Coverage Also Includes:**

- Protection for you and your employees
- Worldwide coverage...24/7
- Coverage extends to estate or legal representative
- No claims settled without your consent

\* Liability limits vary by state.



Administered by:  
Affinity Insurance Services, Inc.  
159 East County Line Road  
Hatboro, PA 19040

underwritten by:  
New Hampshire Insurance Company

Visit us at [www.naifainsurance.com](http://www.naifainsurance.com)

to get an estimated premium  
and apply for coverage

or

call 1-800-247-3448 today!

The descriptions contained herein are summaries only. Please see actual policy for full terms, conditions and exclusions. All submissions are subject to underwriting guidelines. Coverage may not be available in all jurisdictions.

The NAIFA Professional Liability Insurance Program is administered by Affinity Insurance Services, Inc., in CA, MN, and OK, AIS Affinity Insurance Agency, Inc. (CA Insurance license #0795465) and in NY, AIS Affinity Insurance Agency.