

# Why I Should Purchase my E&O Coverage from the NAIFA Professional Liability Insurance Program



Since 1989, the NAIFA Professional Liability Insurance Program has provided premiere professional liability solutions for NAIFA members. Here's why:

- It's the only Program designed by NAIFA members for NAIFA members.
- It is more than an insurance policy. It is a Comprehensive Professional Liability Solution including broad coverage, competitive price, exemplary claim defense, loss control seminars, risk management recommendations and a long-term stable market.
- Coverage:
  - Limits up to \$2 million per claim/\$2 million annual aggregate for agents
  - Limits up to \$5 million per claim/\$5 million annual aggregate for agencies
  - Deductible: from \$1,000
  - Deductible Reduction Endorsement offers a 50% reduction to the deductible if all policy conditions are satisfied
  - Retroactive coverage available
  - Carrier Insolvency coverage
  - Punitive damages covered, where insurable
  - Regulatory Inquiry and Subpoena Expenses Endorsement
- Rates:
  - Competitive, based on revenue
  - Loss control credit: 10%
  - Claim free credit: 10%
  - Others credits based on individual risk characteristics
- Invoice renewal process for agents, with no renewal application required.
- Premium payment options
- Free two-hour legal consultation with advice from a qualified attorney on a potential claim or circumstance that could lead to a claim.
- The NAIFA Professional Liability Program Oversight Committee understands the risks NAIFA members face. They work continuously to identify new products and trends in the industry and provide valuable recommendations to the underwriting company so that they may offer the most suitable protection for insured NAIFA members.

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**Why wait to get the coverage you need and the peace of mind you deserve?  
In a matter of minutes you can access a rate indicator and obtain a no-obligation  
premium estimate. Visit [www.naifainsurance.com](http://www.naifainsurance.com)**

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

Underwritten by:  
New Hampshire Insurance Company

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.

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