



Why Should I Purchase My E&O From The NAIFA Professional Liability Insurance Program?

- It's the only Program designed by NAIFA members for NAIFA members.
- Designed and implemented in 1989, it has become the premiere professional liability insurance solution for NAIFA Members.
- It is more than an insurance policy. It is a Comprehensive Professional Liability Solution that includes 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, no renewal application is needed.
- 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 identifies new products and trends in the industry and provides continuous recommendation to the insuring company to provide the necessary protection for NAIFA members insured in the Program.

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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