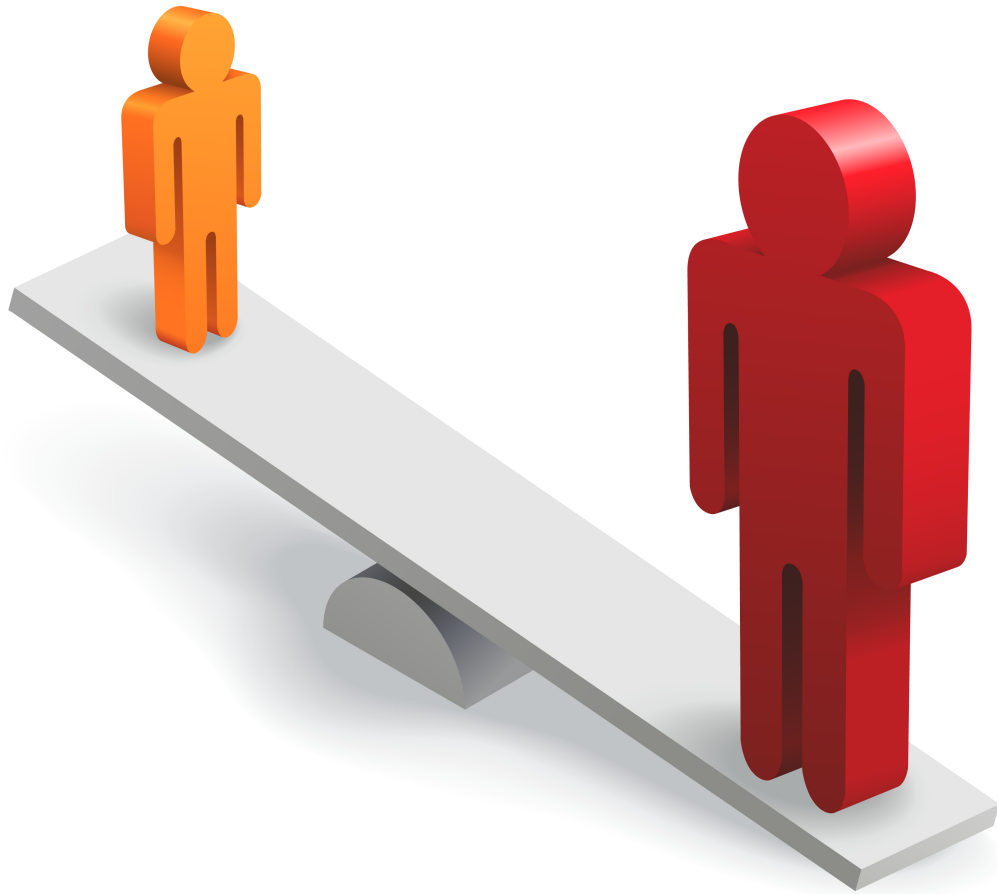




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LIABILITY**



Protecting your future for 150 years.



## 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:**

# Errors and Omissions Coverage Evaluation Form



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## Policy Form

	<b>Fireman's Fund</b>	<b>Your Policy</b>
Claims Made (rather than claims made & reported)	<b>YES</b>	___
Prior Acts	<b>YES</b>	___
Retroactive Date	<b>YES</b>	___
Worldwide Coverage	<b>YES</b>	___

## Limits of Liability

Defense Costs in Addition to Limit	<b>YES</b>	___
Limit of Liability Excess of Deductible	<b>YES</b>	___
Limits up to \$10,000,000	<b>YES</b>	___

## Who is an Insured

Individual	<b>YES</b>	___
Partnership	<b>YES</b>	___
Corporation	<b>YES</b>	___
Limited Liability Company	<b>YES</b>	___
Executive Officers/Directors	<b>YES</b>	___
Partners	<b>YES</b>	___
Members/Managers	<b>YES</b>	___
Employees	<b>YES</b>	___
Leased/Temporary Workers	<b>YES</b>	___
Independent Contractors	<b>YES</b>	___
Former or Retired Insureds	<b>YES</b>	___
Merged, Acquired, Newly Formed Entities	<b>YES</b>	___
Heirs, Executors, Administrators, Legal Representatives (death, disability, incapacity, bankruptcy)	<b>YES</b>	___
Spouses or Legal Domestic Partners (Individuals and Partnerships)	<b>YES</b>	___
Countersigning Agent or Broker	<b>YES</b>	___

## Primary P&C Services

Insurance Agent/Broker	<b>YES</b>	___
General Agent, MGA, Underwriting Mgr, Program Administrator	<b>YES</b>	___
Excess & Surplus Lines Broker	<b>YES</b>	___
Notary Public	<b>YES</b>	___
Premium Financing	<b>YES</b>	___
Claim Adjustment	<b>YES</b>	___
Insurance Consultant	<b>YES</b>	___
Loss Control	<b>YES</b>	___
Safety Consulting	<b>YES</b>	___
Property Appraising/Valuation	<b>YES</b>	___
Risk Management Services	<b>YES</b>	___
Teaching	<b>YES</b>	___

## Financial Services

Life and Health Insurance Agent	<b>YES</b>	___
Variable Life/Annuity Sales (by endorsement)	<b>YES</b>	___
Employee Benefit Counseling (limited)	<b>YES</b>	___
Financial Planning	<b>YES</b>	___
Group Health Sales (by endorsement)	<b>YES</b>	___
Mutual Fund Sales (by endorsement)	<b>YES</b>	___
Securities Sales (by endorsement)	<b>YES</b>	___



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# Errors and Omissions Coverage Evaluation Form



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## Other Services

	Fireman's Fund	Your Policy
Expert Witness	YES	___
Professional Employer Services -	YES	___
Marketing Agreements (PESMA)	YES	___
Employment Practices Liability special(EPL)	YES	___

## Special Coverages

Catastrophe Expense	YES	___
Loss of Earnings	YES	___
State Regulatory Investigation	YES	___
Subpoena Expense	YES	___

## Cyber Liability

1st Party Personal Data Breach	YES	___
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## Personal and Advertising Injury

Personal/Advertising Injury	YES	___
Mental Anguish/Emotional Distress/Libel/Slander/ Wrongful Prosecution-Eviction-Injury	YES	___

## Deductible

Per Claim and Aggregate	YES	___
Deductible Waiver (5 years claims free)	YES	___
First Dollar Defense	YES	___

## Misc Coverages/Issues

Judicial Bonds	YES	___
Pre/Post-Judgment Interest	YES	___
Use of Insured's Own Counsel	YES	___
Contractual Liability	YES	___
Insurer Insolvency	YES	___
Vicarious Liability	YES	___
Multiple Damages	YES	___
Punitive or Exemplary Damages	YES	___
Additional Insured Endorsement	YES	___

## ERP Provisions

Automatic ERP – 60 Days	YES	___
Optional ERP	YES	___

## Risk Management Services

Locally administered risk management seminars	YES	___
Risk Management Seminar credit available	YES	___
Claims-free credits available	YES	___

## Special Features

Experienced/specialized claims team dedicated to agents E&O claims	YES	___
25+ years continuous market for agents E&O	YES	___
Local state administrators to serve you	YES	___
True national program accessible in all states	YES	___
Big "I" member oversight of program	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.*