INSURANCE AGENCY E&O PROGRAM

Introducing NEW Coverage Enhancements!

Our NEW coverage enhancements* aim to provide our clients with a more robust coverage form. Included are:

- 70/30 Consent to Settle
- Key Insurance Professional Assistance coverage
- Professional Services to include Employee benefit consulting services

CITA Insurance Services has been providing coverage for insurance agencies for over 30 years. We understand the exposures an insurance agency encounters are as unique as the people who run them.

We are proud to offer an exclusive, customizable E&O program to meet your needs. Broad coverage, competitive rates, experienced underwriters and agency E&O-focused claim handling by Lancer Claims Services set us apart.

Contact Us

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CITA Insurance Services
a division of Brown & Brown
Program Insurance Services, Inc
CA License #0B02587

Program Highlights

Program:
Admitted, nationwide program, carrier rated A+ (XV) by AM Best

Target Accounts:
Insurance Agencies, Brokers, and Consultants

Eligible Operations:
- Property & Casualty Agent
- Life, Accident & Health Agent
- Broker or Solicitor
- Program Administrator
- Registered Investment Advisor
- General Agent
- Managing General Underwriter
- Managing General Agent
- Surplus Lines Broker
- Insurance Consultant
- Insurance Educator
- Wholesale Broker
- Registered Representative
- Notary
- Third Party Claims Administrator

Limits of Liability:
- Up to $10 million - defense costs outside available
- $50,000 Defense of Regulatory Investigations
- $25,000 per event/$50,000 aggregate Catastrophe Expense - P&C
- $20,000 Crisis Management - Public Relations Expense

Deductibles:
- Deductibles as low as $1,000
- First dollar defense
- 2x aggregate (other options available)
- Multiple deductible **reduction and waiver opportunities**:
  - Claims Free
  - Good documentation
  - Mediation Settlement
  - Specified Provider

Supplementary Payments Include:
- $25,000 Subpoena Expense
- $25,000 Pre-Claim Assistance
- Key Professional Assistance
- Expense Reimbursement (up to $750/day)

Optional Coverage Available:
- Personal Identity Event up to $100,000
- Network Security & Privacy Liability - **separate limit up to $1,000,000**
- Employment Practices Liability up to $1,000,000/$2,000,000

Additional Features & Endorsements:
- Includes Personal Injury
- Choice of Counsel
- Punitive Damages coverage
- Supplemental Extended Reporting Period - includes Unlimited ERP
- 80/20 Consent to Settle Option available
- Broad Contractual Liability Carveback
- Insolvency carvebacks for AM Best, Demotech, Admitted carriers and more
- Streamline Renewals - abbreviated application for those who qualify
- Access to free Attorney Hotline
- Access to a Cyber Coach for covered cyber-related claims

This is an incomplete summary of the coverage provided. Statements contained herein are subject to all the terms, conditions and exclusion of the actual policy and its endorsements. Please see the policy for a complete list of terms, conditions, and exclusion.
*New coverage enhancements not yet available in all states. For availability check with your underwriter.