

# BEING AN INSURANCE AGENT HAS NEVER BEEN RISKIER.



The biggest threat to insurance professionals today isn't necessarily lost revenues or disappointing sales. Unfortunately, it comes from the very people you serve. And the litigious environment that we all find ourselves in.

No matter how responsibly you run your agency, you could find yourself named in a lawsuit. One in every eight insurance professionals is sued.\*

Without adequate liability insurance, defending yourself against any claims — even those that are groundless or fraudulent — could cost you hundreds of thousands of dollars. It could even cost you the business you worked so hard to build.

The NAIFA-endorsed Professional Liability Program is designed to protect you and your livelihood from this threat with as much as \$2,000,000 in customized coverage.

\* "Understanding Your Professional Liability", www.insuranceiq.com

NAIFA-ENDORSED PROFESSIONAL LIABILITY PROGRAM

## One In Every Eight Insurance Professionals Is Sued.\*

To understand the difficult challenges you face as an insurance professional, we've researched the frequency of claims brought against Life/A&H agents. Here are the top results:

### CLAIMS FREQUENCY BY ERROR TYPE\*

Failure to explain .....	38%
Disclosure error .....	18%
Policy Change error .....	9%
Security/Finance product .....	8%
Insolvencies .....	8%

\* "Understanding Your Professional Liability Exposures", www.insuranceiq.com

The product descriptions are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and preceding descriptions are not intended to be relied upon by brokers or potential insureds.

**AIG** *underwritten by:*  
**New Hampshire Insurance Company**  
 an AIG Company

New Hampshire Insurance Company is a member of American International Group, Inc. (AIG), the world's leading international and financial services organization with operations in more than 130 countries and jurisdictions.



Administered by:  
 AFFINITY INSURANCE SERVICES, INC.  
 159 EAST COUNTY LINE ROAD  
 HATBORO, PA 19040

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 NH and NY, AIS Affinity Insurance Agency.

NAIFA-ENDORSED  
 PROFESSIONAL LIABILITY PROGRAM



Lower Rates  
 &  
 New Coverage  
 Options

UP TO  
**\$2,000,000**  
 IN CUSTOMIZED  
 PROTECTION

*against one of the biggest threats to your livelihood*



# NAIFA-endorsed Professional Liability Program



- **Up to \$2,000,000 Protection In Errors & Omissions Coverage**

Provides protection against claims arising from negligent acts, errors and omissions in the conduct of your business.

- **Protection Against Personal Injury Lawsuits ... and Carrier Insolvency**

Protects you against personal injury lawsuits that result from slander, libel, invasion of privacy, false arrest, malicious prosecution, wrongful entry or eviction, mental injury, anguish, tension or emotional distress.

As long as the products you sell are fully insured from a carrier rated A- or better by A.M. Best at the time of placement, you'll be protected against any liability as a result of the future insolvency of that carrier.

- **Choose the Benefit Level and Deductible That Meet Your Needs**

Choose just the amount of coverage you need ... at just the deductible you want. This insurance program gives you the flexibility to customize the coverage that works best for you. And it makes sure you never have to pay for more coverage than you need.

- **Legal Fees and Court Costs Paid — Above and Beyond Liability Limits**

Your legal costs are separated from your liability limit. Claim expenses are covered in addition to your liability limits. An equal and separate limit is provided for expenses related to your defense.

## NEW COVERAGE OPTIONS

- Coverage for Fee-based Financial Planning and RIA Activities is now available.
- 529 Plans, Life Settlements and Life Settlement Referrals coverage is also available. This is in addition to coverage for Mutual Funds and Financial Products.
- A One hour Free Legal Consultation for advice from a qualified attorney is now available.

### Your Choice of Coverage Amounts\*

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

### Your Choice of Deductibles

- \$10,000
- \$5,000
- \$2,500
- \$1,000

\* Liability options vary by state

Visit [www.naifainsurance.com](http://www.naifainsurance.com) to apply  
or  
call 1-800-247-3448 today.

- **Works with Other Coverage to Provide Full Protection**

This coverage can be used as your main source of protection ... or as a supplement to an existing errors and omissions plan that doesn't cover all your activities.

- **Optional Extended Reporting Period**

The period for reporting claims is automatically extended for 60 days beyond the normal or scheduled policy expiration. Additional extended reporting coverage provides for claims made during the extended reporting period and is available for up to five years in most states. An unlimited ERP coverage option may also be available, depending upon state regulations.

- **Optional Mutual Fund and Financial Products Coverage**

This policy can be endorsed to include coverage for the sale of mutual funds, stocks, bonds, limited partnerships and unit investment trusts registered with the Securities and Exchange Commission, or through a dealer who is a member of the Financial Industry Regulatory Authority (FINRA).

- **Coverage Also Includes:**

- No Claim is Settled Without Your Consent
- Protection for You and Your Employees
- Coverage Extends to Your Estate or Legal Representative
- Coverage...24/7