



New & Exclusive!!

Insurance Agency Errors & Omissions Program

The exposures an insurance agency encounters are as unique as the people who run them. One size fits all coverage may not be enough. The experienced underwriting team at **CITA Insurance** has been providing coverage for insurance agencies for over 20 years. We are proud to offer a customizable professional liability program to meet your needs. Broad coverage, competitive rates, experienced underwriters and agency E&O-focused claim handling by **Lancer Claim Services** set us apart. Coverage is provided nationwide on an admitted basis for individual agents or agencies, large and small.

Our Clients

- Life, Accident & Health Agencies
- Property & Casualty Agencies
- Retail, Wholesale, Managing General Agents, Program Administrators
- Individual agent to large, multi-state firms

Coverage Features

- Claims Made Base Form - **NEW!**
- Broadened Definition of Professional Services
- Contractual Liability - **Improved!**
- Deductible Reduction opportunities that can reduce or even waive your deductible! - **NEW!**
- World Wide Coverage - **Improved!**
- 60 - day automatic Extended Reporting Period
- Supplemental Extended Reporting Periods - available up to unlimited duration
- Insolvency Coverage Carve Back
- Punitive Damages Coverage-where permitted by law
- Personal Injury Coverage
- Deductibles as low as \$0 - **NEW!**

Our Exclusive Carrier Partner

- A.M. Best A+, XV
- Admitted (surplus lines available if needed)
- Limits to \$10 million
- Established Insurance Agents E&O Market - **NEW!**

Additional Coverages Included

- Defense of Regulatory Investigations
- Catastrophe Expense - **Improved!**
- Crisis Management - **Improved!**

Supplementary Payments Include

- Subpoena Expense - **NEW!**
- Pre-Claim Assistance - **NEW!**

- Personal Identity Event Coverage
- Cyber Liability with Separate Limit - **NEW!** (first and third party included)
- Employment Practices Liability - 4 options available
- Choice of Counsel

... And much more!