

Compare your insurance agency professional liability coverage to our comprehensive product features:

RIC Coverage Options*	Your Coverage	
STANDARD POLICY FEATURES (may include)		
X		Professional Services covered include: sales/service, advice/consultation by the agency itself, or by an insured for property and casualty, life/accident/health and other financial products and services (as defined)
X		Broad Definition of Insured – includes past, present and future employees, officers, directors, managers, partners, independent contractors and temporary/leased employees
X		Defense Costs (i.e. attorney fees, investigation, etc.) available in addition to the limits of liability
X		First Dollar Defense coverage available - your deductible responsibility does not apply to defense costs (i.e. attorney fees, investigation, etc.)
X		Coverage for Financial products such as Mutual Funds and Equity Indexed Annuities provided
X		Deductible is capped at two times (2X) the per deductible expenditure for the entire policy term
OPTIONAL FEATURES (available)		
X		Up to 80/20 Consent to Settle
X		Vanishing Deductible (aka Step Deductible)
X		Separate Limits for Independent Contractors
X		Choice of Counsel (subject to carrier approval)
X		Personal Identity Event Coverage (up to \$100,000 limits)
X		Specified Deductible for specific carriers
ADDITIONAL PROGRAM FEATURES (may include)		
X		Carveback to Insolvency Exclusion – for carriers rated B+ or better by A.M. Best or Demotech
X		Claims Frequency and Severity based credits for accounts with good experience
X		\$50,000 of defense costs in responding to a licensing board, or regulatory agency action
X		Public relations and Crisis management extension up to \$10,000
FLEXIBILITY AND CHOICES		
X		A variety of payment options
X		Broad range of deductible and limit options available

For more information, please contact:
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*Product/program descriptions are for informational purposes only and are subject to change. All items depicted are subject to the terms and conditions of the actual policy.