E&O Coverage

FOR HARLEYSVILLE AGENCIES



A new, value-added program brought to you by Nationwide and Insurance Intermediaries, Inc.

As yet another benefit of the Harleysville/Nationwide merger, we are pleased to offer you a brand new Agent Errors & Omissions (E&O) Program, sponsored by Nationwide and administered by its wholly owned subsidiary, Insurance Intermediaries, Inc. (III). Participating agencies are insured through Fireman's Fund, which has provided E&O protection to Nationwide agents for 30 years.

III has worked with Fireman's Fund to enhance coverage and strengthen the quality and value of the program, which is offered to all Harleysville agents effective June 1, 2013.

What to expect from the program

In addition to favorable pricing, here are just some of the many coverage and processing benefits your agency will come to realize with this program:

- Excellent service from III's licensed and long-tenured E&O team and Fireman's Fund's E&O claims specialists
- Credit for the percentage of your agency's business placed with Nationwide companies, such as Harleysville, Allied and Titan
- Limit and aggregate options of up to \$5 million
- First-dollar defense costs provided, outside the limits of liability
- Deductible charged only for a paid loss
- Higher deductible options of \$2,500, \$5,000, \$10,000, and \$20,000, with an aggregate deductible of three times the chosen deductible.
- Claims-made policy with a straight claims-made
- New geographic rating using headcount and ZIP code
- First party coverage for data compromise (sublimited)
- Optional coverage for employment practices liability, including third-party harassment coverage

- Military activation coverage—premium not charged during deployment
- III's own E&O loss prevention training at no cost to you—plus, a 10% premium savings for three renewals once your agency becomes E&O certified with III (or after completing any 3-hour, CE-approved E&O loss control training course)
- Online enrollment and payment, certificate of insurance creation, document access, and access to loss control information

III and Fireman's Fund understand the many E&O risks your agency faces on a daily basis. Let us help you manage them!

Go to iiieando.com to get registered today

Once you complete the simple online registration form, III will send you an email within 72 business hours. At that point, you can log in, get a quote, and bind coverage—all online. Payment elections and your enrollment documents will also be available online.

Have questions or need assistance?

Contact III's E&O Department at 800.444.1744, ext. 23996, or at iiieando@nationwide.com.



