

# Life and health insurance agents

## PROFESSIONAL LIABILITY INSURANCE PROGRAM

Offered through: Travelers Casualty & Surety Company of America

**A. M. Best rating:** A++ (Superior)\*

### Coverage highlights

- Specifically written to cover the activities of life and health agents and brokers
- Endorsed by the National Association of Health Underwriters (NAHU)
- Premium discounts for membership in the National Association of Health Underwriters (NAHU)
- Market insolvency exclusion doesn't apply if the carrier's A. M. Best rating was at least "A-" at the time of the placement
- Coverage for former partners, officers, directors, stockholders and employees
- Coverage for spouse/domestic partner
- Coverage for unintentional disclosure of confidential information
- Coverage for Notary Public
- Crisis event expenses reimbursement \$10,000 for each crisis event/\$30,000 for all crisis events
- Reimbursement for disciplinary/regulatory proceedings defense costs up to \$25,000 per claim/\$50,000 for all claims
- Deductible mediation credit
- Personal injury offense
- Pre-claim assistance
- Predecessor firm coverage
- Newly acquired or formed entity coverage – must meet the terms and conditions of the acquisitions section of the professional liability terms and conditions
- For a sole proprietor, extended reporting period coverage is available at no additional charge in the event of death of the named insured or in the event of retirement or total disability when the named insured has been continuously insured by the insurance carrier for at least three years

- Option for one-year, two-year, three-year or five-year extended reporting period
- Supplementary payments:
  - Expenses incurred by insured persons – \$500 per insured per day/\$15,000 per policy year
  - Appeal bonds/bonds to release attachments – in addition to the limits of liability and no deductible

### Cyber related exposure coverage

- Network and Information Security Offense Coverage within the policy limits
- Crises event expenses reimbursement related to a Network and Information Security Offense event
- Optional coverage for Security Breach Remediation and Notification Expenses with limit options of \$25,000 or \$50,000
- Optional coverage for Regulatory Defense Expenses related to a Network and Information Security Offense event
- Access to *Travelers eRisk Hub*® with the purchase of the optional Security Breach Remediation and Notification Expense endorsement. This provides insureds with an information portal that includes pre- and post-event benefits including consultation with a Breach Coach®

### Optional coverages

- Limited defense costs in addition to policy limits of liability, coverage for the sale of property/casualty products, coverage for sale of mutual funds

### Contact us

#### Program information:

Toll-free: 888.424.2310

#### NAHU membership information:

202.552.5060 (p)

Website: [nahu.org](http://nahu.org)

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### [travelersbond.com](http://travelersbond.com)

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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