

Protect yourself and your business

with E&O Insurance from
360 Coverage Pros

Rates Start At Just
\$34.17/mo.



Errors & Omissions Insurance Program

360 Coverage Pros E&O Insurance offers Equis Financial life & health insurance agents broad coverage options at affordable rates, all designed to protect you and your business from the high costs and effects of a claim.

- ◆ **First-Class** Customer Service
- ◆ **Broad** Coverage Options
- ◆ **Coverage Limits Up To** \$1M/\$3M
- ◆ **Group-Preferred Rates** For Equis Financial L&H Agents
- ◆ **Fast, Easy & Secure** Online Application
- ◆ **Monthly Payment Option** Available



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Get over \$4,500 in savings and discounts when you become a 360 Coverage Pros customer



Errors & Omissions

Insurance Program Exclusively For Equis Financial · L&H Agents

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Coverage Options, Pricing & Eligibility

Program Highlights

- ◆ Coverage for E&O claims involving the DOL Fiduciary Rule
- ◆ Annual renewable claims-made policy
- ◆ Provides coverage for your administrative, clerical and support personnel while they are acting on your behalf
- ◆ Provides coverage for any affiliated corporation, partnership, or agency for their liability arising out of the individual insured's professional services
- ◆ Prior acts coverage back to first date of continuous E&O coverage
- ◆ Underwritten by CNA, an "A" rated admitted insurance carrier

Claim Deductibles/Retentions:

- ◆ \$0 for life, accident, health, long-term care products, Medicare Advantage & Medicare Supplements
- ◆ \$2,500 for disability and fixed & indexed annuities
- ◆ \$5,000 for variable products, mutual funds, and all other covered claims

Liability Limit Options:

- ◆ \$1M per claim / \$1M annual aggregate
- ◆ \$1M per claim / \$2M annual aggregate
- ◆ \$1M per claim / \$3M annual aggregate

\$1M/\$1M COVERAGE LIMIT

COVERAGE OPTION	SINGLE PAYMENT	DOWN PAYMENT	MONTHLY PAYMENT
OPTION A <small>NEWLY LICENSED*</small>	\$395.00	\$79.17	\$34.17
OPTION A <small>EXPERIENCED</small>	\$445.00	\$83.37	\$38.33
OPTION B <small>NEWLY LICENSED*</small>	\$470.00	\$85.42	\$40.42
OPTION B <small>EXPERIENCED</small>	\$520.00	\$89.62	\$44.58
OPTION C <small>NEWLY LICENSED*</small>	\$575.00	\$98.75	\$48.75
OPTION C <small>EXPERIENCED</small>	\$625.00	\$102.92	\$52.92

Additional liability limit options available. Additional fee for Disability and 24 Hour Care. Prices include E&O premium, applicable administrative fees and state taxes. Down payments will be processed immediately; monthly deductions as shown above will begin the third business day of the month after enrollment effective date. Monthly payment option includes a \$5.00 monthly collection fee.

- ◆ You must be actively affiliated with Equis Financial, Inc. at the time of enrollment
- ◆ If you are no longer affiliated with Equis Financial, Inc. during the policy period, coverage for any new business activities ceases immediately as of your termination date. You will be covered under an Extended Reporting Period beginning on the date of termination. Please see the policy for further details.
- ◆ Coverage under this program is offered on a claims-made basis. The policy will only cover claims first made against the Insured and reported to the carrier during the policy period. The agent must not have had knowledge of the claim or circumstances likely to result in a claim at the effective date of coverage.

OPTION A: Life & Health (Basic)

- ◆ Life, accident, health, long-term care, including Medicare Advantage & Medicare Supplements

OPTION B: Life & Health PLUS Fixed & Indexed Annuities

- ◆ All covered products in Option A
- ◆ PLUS indexed life, fixed & indexed annuities

OPTION C: Life & Health PLUS Mutual Funds & Variable Products

- ◆ All covered products in Option B
- ◆ PLUS variable products & mutual funds

OPTIONAL ADDITIONAL COVERAGES:

- ◆ Disability
- ◆ 24-Hour Care

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