



Errors & Omissions INSURANCE

 **ENROLL ONLINE @**
www.napa-benefits.org/AF

You can also download an application
from the NAPA website and mail to:



NAPA Errors & Omissions
9024 Town Center Parkway
Lakewood Ranch, FL 34202



Or FAX to:
(800) 411-4771

If you have any questions regarding your E&O coverage, please
call a NAPA representative at **(800) 593-7657** Monday through
Thursday 8 AM - 6 PM EST., Friday 8 AM - 5 PM EST.

Policy underwritten by CNA Insurance - Chicago, IL



A.M. Best Rating: A

CNA is one of the largest and most
highly rated insurers in the U.S.

The NAPA benefits described herein are sponsored,
administered and endorsed solely by NAPA for independent
insurance agents. For a copy of the actual policy, listing all
provisions and exclusions, please visit the NAPA website at

www.napa-benefits.org/AF



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POLICY YEAR 2008 - 2009

For Independent Agents of

 **American Fidelity
Assurance Company**

A member of the American Fidelity Group.

PLAN HIGHLIGHTS

- > Guarantee Issue
- > Comprehensive Coverage
- > \$500 Deductible - American Fidelity Products

COMPREHENSIVE PROTECTION

➤ Group Discounted Rates:

Our Guarantee Issue programs offer outstanding coverage at great group rates. This means more coverage for lower premiums and lower deductibles.

➤ Broad Coverage Provided:

Coverage includes life, accident, health insurance sales/ servicing as well as mutual funds, variable products, universal life, annuities, Section 105 & 125, employee benefit plans, managed healthcare organizations, and disability income.

PLAN HIGHLIGHTS

- Guarantee Issue - Group discounted premiums
- Pay by credit card, check, monthly pre-authorized checking (PAC) deductions
- \$500 Deductible on American Fidelity product-related claims, \$1,500 deductible for non-American Fidelity claims. Applies only to damages
- Defense costs are provided and are included within the limits of liability
- Prior acts coverage back to the first date of continuous coverage
- Provides coverage for administrative, clerical and support personnel acting on your behalf
- For a complete copy of the policy, please contact NAPA at 1-800-593-7657 or go to the NAPA website at www.napa-benefits.org/AF

PLAN ELIGIBILITY

- You must be actively contracted with American Fidelity at the time of your effective date under this policy in order to be eligible for coverage
- You must be actively contracted with American Fidelity at the time you submit a claim under this policy in order to be eligible for full benefits
- If you are terminated from American Fidelity during the policy period, coverage for any new business activities ceases immediately as of your termination date. You will be covered under a one year Automatic Extended Reporting Period beginning on the date of termination and terminating twelve months thereafter. The Extended Reporting Period applies to Wrongful Acts (I) committed after your Prior Acts date (II) committed before your termination date

E&O LOSS CONTROL

WAYS TO REDUCE YOUR EXPOSURE

Here are some simple things that you can do to protect yourself:

- Make sure that you have adequate E&O coverage and a good understanding of the policy. NAPA can not only help provide you with coverage but a NAPA representative can also help you if you have any policy questions.
- Think defensively, act professionally
- Standardize and document your policies and procedures
- Put communications in writing
- Listen to and promptly respond to your clients
- Don't generalize, be specific
- Stay within your area of expertise

- Stay current, train yourself and your staff
- Do your own due diligence, investigate the companies you represent
- When co-brokering business do not assume anything, follow up
- When filling out an insurance application with a client, do not assume anything, make sure that the client answers the questions

PLAN PRICING

Effective Date	\$500K Per Claim \$500K Annual		\$1M Per Claim \$1M Annual		\$1M Per Claim \$2M Annual	
	Annual*	PAC†	Annual*	PAC†	Annual*	PAC†
11/08	\$450.00	\$95.92	\$525.00	\$102.59	\$650.00	\$112.62
12/08	\$414.58	\$92.92	\$483.33	\$99.17	\$597.92	\$109.62
01/09	\$379.17	\$89.92	\$441.67	\$96.17	\$545.83	\$106.62
02/09	\$343.75	\$86.92	\$400.00	\$93.17	\$493.75	\$103.62
03/09	\$308.33	\$83.92	\$358.33	\$90.17	\$441.67	\$100.62
04/09	\$272.92	\$80.92	\$316.67	\$87.17	\$389.58	\$97.62
05/09	\$237.50	\$77.92	\$275.00	\$84.17	\$337.50	\$94.62
06/09	\$202.08	\$74.92	\$233.33	\$81.17	\$285.42	\$91.62
07/09	\$166.67	\$71.92	\$191.67	\$78.17	\$233.33	\$88.62
08/09	\$131.25	\$68.92	\$150.00	\$75.17	\$181.25	\$85.62
09/09	\$95.83	n/a	\$108.33	n/a	\$129.17	n/a
10/09	\$60.42	n/a	\$66.67	n/a	\$77.08	n/a
	Monthly PAC \$34.92		Monthly PAC \$41.17		Monthly PAC \$51.58	

*Includes \$25 administrative fee.

†PAC down payment refers to our Pre-Authorized Checking payment option. Your down payment includes one month's premium and a \$2.50 monthly processing fee. PAC down payments will be processed immediately; monthly deductions as shown above will begin the first of the month after enrollment.