

# AGENT LEVEL ERRORS AND OMISSIONS PROGRAMS

Carrier	Plan Administrator	Liability Limits	Deductible	Premium Calculation
AIG			Not Offered	
AXA			Not Offered	
Brighthouse Financial			Not Offered	
Foresters Financial	CalSurance Associates	All agents have the option of electing limits of liability of either \$1 million per claim or \$2 million per claim.	Each Claim: \$1,000 Each Claim / Each "Named Certificate Holder" (Damages Only)	Depends up Enrollment Month
	<a href="http://www.calsurance.com/iof">www.calsurance.com/iof</a>			
	800-745-7189			
Global Atlantic	Open to all contracted Global Atlantic Producers	Liability limit is \$1,000,000 per claim and annual aggregate per agent with optional \$2,000,000 limit available. Multiple Tiers offer coverage for variable products.	\$1,000 per claim/products of Accordia Life Insurance Company, \$2,000 per claim/outside products and Mutual Funds/Variable Products	Two tier payment options depending on liability limit. Premiums range from \$720 to \$1805 per year.
	CalSurance Associates			
	<a href="http://www.calsurance.com/accordia">www.calsurance.com/accordia</a>			
John Hancock			Not Offered	
Lincoln Financial			Not Offered	
Mutual of Omaha			Not Offered	
Nationwide			Not Offered	
New York Life			Not Offered	
Principal			Not Offered	
Protective Life	Open to contracted Protective Producers	Liability limit is \$1,000,000 per claim and annual aggregate per agent with optional \$2,000,000 limit available.	Indemnity Only: \$500/claim for Protective Life.	Three coverage options depending on liability limit
	Zurich American Insurance Company			
	Contact: Insurance Specialties Services			
	800-533-4579			
Prudential			Not Offered	
Securian Financial			Not Offered	
Symetra			Not Offered	
Transamerica	Open to contracted Transamerica Producers with a minimum of one new paid life insurance case no later than 12 months before the date of the requested enrollment	\$1,250,000 individual per claim, \$3,000,000 maximum agent aggregate for damages and defense costs arising from wrongful act or interrelated wrongful acts resulting in claim(s) made against one insured producer. \$25,000,000 total policy aggregate liability.	\$500 for damages only arising from a wrongful act or interrelated wrongful acts in connection with any Transamerica Life Product. \$2500 for damages only arising from a wrongful act or interrelated wrongful acts in connection with any non-Transamerica life products.	\$1200 per year
	Transamerica Life Insurance Company Attn: Debbie Wiley			
	Sales Administration Department T-27-04			
	1150 South Olive Street, Los Angeles, CA 90015-2211			
	213-742-4553			
Zurich			Not Offered	

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For informational purposes only. Not Binding. Please consult carrier documentation for additional details.