

## Are You Selling Leaking Umbrellas?

Is the umbrella you are selling your customers the source for future errors and omissions (E&O) claims? Recent E&O litigation suggests agents may be held responsible for policy language differences resulting in coverage gaps. Several Personal Umbrella carriers may offer a slightly higher commission for new business, but is the difference in new business commission worth the E&O exposure? Consider:

### DO THE POLICIES YOU OFFER TO YOUR CLIENTS INCLUDE?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
<b>Broad definition of bodily injury</b> (Will your carrier cover damages resulting from mental injury and humiliation?)	✓	?
<b>Pre and post judgment interest</b> (Does your carrier pay for pre and post judgment interest?)	✓	?
<b>Volunteer activities</b> (Will your carrier cover loss originating from volunteer activities including youth sports?)	✓	?
<b>Host liquor liability and prescription drugs</b> (Will your carrier cover host liquor exposures and will it cover the lawful use of a prescription drug?)	✓	?
<b>No schedule of underlying insurance</b> (Does your carrier cover newly acquired and rental vehicles if they are not specifically scheduled?)	✓	?
<b>No annual aggregate</b> (Does your carrier's policy include any annual aggregates?)	✓	?

### CAPABILITIES:

Our Personal Umbrella coverages distinguish us from many of our competitors and provide your customer the peace of mind they seek when purchasing an excess policy.

#### We offer:

- ▶ Limits up to \$5,000,000\*
- ▶ A++ Admitted Berkshire Hathaway Company
- ▶ Online Inatnat Quotes produced in minutes
- ▶ Prefilled applications with point of sale marketing materials
- ▶ MVRs ordered and paid for by the company
- ▶ Direct Bill for new and renewal business (Payment options and installments with no fees)
- ▶ Policies issued within 24 hours
- ▶ Excess UM/UIM in all states
- ▶ Broad risk appetite including high risk, celebrities and farm/ranch
- ▶ Underwriter support to respond to your questions

**Compare our coverages and capabilities. Then ask yourself, is the modest difference in new business commission worth a leaking umbrella?**

*\* The maximum limit in Florida is \$5,000,000. The maximum limit in Indiana, New Hampshire and Vermont is \$1,000,000.*

