

SWISS RE CORPORATE SOLUTIONS POLICY FORM HIGHLIGHTS

Big "I" Professional Liability program and Swiss Re Corporate Solutions pride ourselves on offering the strongest coverage form in the marketplace that continues to evolve to meet the changing needs of agents. Review the preferred policy form and you will find that these are just a few of the coverage benefits:

- ▶ Rated A+ Superior by AM Best
- ▶ State of the art coverage form exclusive to Big "I" Members
- ▶ Claims-made coverage with full prior acts
- ▶ Coverage for the sale of both Property/Casualty and Life/Health insurance products
- ▶ Limits of liability up to \$30 million
- ▶ Broad definition of covered professional services and activities, including negligent referrals
- ▶ Comprehensive definition of insured
- ▶ Aggregate deductibles available
- ▶ Defense cost outside the limit
- ▶ \$25,000 1st Party Personal Data Breach in addition to the policy limit
- ▶ \$1,000,000 3rd Party Personal Data Breach sublimit
- ▶ No consent to settle (hammer) clause as long as policy is in force
- ▶ Crisis Management coverage; up to \$20,000 per policy period for fees, costs, and expenses incurred within 6 months of a crisis event, in addition to the policy limit.
- ▶ Deductible reduction up to \$25,000 per claim, no limitation on the number of claims
- ▶ Catastrophe Expense \$25,000 per incident, \$50,000 per policy period, in addition to policy limits
- ▶ Regulatory defense \$100,000 per policy period in addition to the limit of liability
- ▶ Key Employee Assistance, \$5,000 reimbursement in event of death or unexpected medical incapacitation of a key employee
- ▶ Pre Claim Assistance covering expenses as a result of investigating a potential claim
- ▶ Insolvency for carriers with B or better AM Best rating
- ▶ True worldwide protection
- ▶ Several options to earn premium discounts up to 20%

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Insurance products underwritten by Swiss Re Corporate Solutions America Insurance Corporation, Kansas City, MO.

