



# ERRORS AND OMISSIONS INSURANCE PROGRAM

Exclusively for Pinnacle Agents

Critical Protection For Insurance Agents

Coverage starts at just \$38.<sup>75</sup> per month!

## Program Pricing

Effective Date	\$1M/Claim \$1M/Annual		\$1M/Claim \$2M/Annual	
	Single Payment	Down Payment	Single Payment	Down Payment
09/01/17	\$430.00	\$63.75	\$493.00	\$69.00
10/01/17	\$396.25	\$63.75	\$454.00	\$69.00
11/01/17	\$362.50	\$63.75	\$415.00	\$69.00
12/01/17	\$328.75	\$63.75	\$376.00	\$69.00
01/01/18	\$295.00	\$63.75	\$337.00	\$69.00
02/01/18	\$261.25	\$63.75	\$298.00	\$69.00
03/01/18	\$227.50	\$63.75	\$259.00	\$69.00
04/01/18	\$193.75	\$63.75	\$220.00	\$69.00
05/01/18	\$160.00	\$63.75	\$181.00	\$69.00
06/01/18	\$126.25	\$63.75	\$142.00	\$69.00
07/01/18	\$92.50	\$63.75	\$103.00	\$69.00
08/01/18	\$58.75	\$58.75	\$64.00	\$64.00
		<b>Monthly Payment: \$38.75</b>	<b>Monthly Payment: \$44.00</b>	

This is an annual policy which renews each September 1st. Premiums are prorated monthly for enrollment purposes. Pricing includes a \$25.00 administrative fee. Down payments are processed immediately and include one month's premium, and a \$5.00 monthly processing fee. Monthly payments include a \$5.00 processing fee and will begin the third business day of the month after the enrollment effective date.

## Policy Eligibility & Terms

- ★ You must be actively affiliated with The Pinnacle Benefits Group, L.L.C. at the time of enrollment
- ★ If you are no longer affiliated with The Pinnacle Benefits Group, L.L.C. during the policy period, coverage for any new business activities ceases immediately of your termination date. Please call 360 Coverage Pros at (877) 524-0265 to notify us of your termination and avoid any potential lapse in coverage.
- ★ 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.

## Program Highlights

- ★ Coverage includes life, accident and health, LTC, universal life, section 125, employee benefit plans, and managed health care organizations, disability income activities, mutual funds, annuities, and variable products
- ★ 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
- ★ Provides coverage for: the Insured brokerage; any owner, partner, executive, officer, director, stockholder or employee of the Insured brokerage, solely while acting within the scope of the person's duties as such; and any estate, heir, executor, administrator, assignee or legal representative of any Insured in the event of the Insured's death, incapacity or bankruptcy, but only to the extent that such person had coverage under the Policy
- ★ Defense costs are provided and are included within the limits of liability
- ★ \$500 deductible on Pinnacle Benefits Group product-related claims (damages only), \$1,500 deductible for non-Pinnacle Benefits Group claims and mutual funds (damages only)
- ★ Prior acts coverage back to first date of continuous E&O coverage
- ★ Pay in full or choose monthly payments via credit card or electronic funds transfer (EFT)
- ★ Underwritten by BCS Insurance Company
- ★ Administered by Gallagher MGA

## Liability Coverage Options

- ★ \$1,000,000 per claim/\$1,000,000 annual
- ★ \$1,000,000 per claim/\$2,000,000 annual

**Apply online today!**  
[www.360CoveragePros.com/pinnacle/eo](http://www.360CoveragePros.com/pinnacle/eo)