

THE UFAA ERRORS & OMISSIONS PLAN

Sponsored by the United Farmers Agents Association

Quick Quote Form

Complete this form to have an E & O Quick Quote emailed to you

FAX COMPLETED FORM TO: (619) 287-8921

Name _____ State _____

Email address (Non Farmers.com, if possible): _____

Office phone: _____ Cell phone: _____

Did you go Career with Farmers after May 1, 2009? Y / N

Estimated Gross Agency Annual Commissions: \$ _____

Estimated Non-Farmers P&C Annual Commissions: \$ _____

Estimated Non-Farmers Group / Med / DI / Life Annual Commissions: \$ _____

Percentage of your commissions from Commercial Lines: _____%

Number of Claims that resulted in payment to the Claimant in the last 5 years: _____

Number of incidents that may give rise to a claim now: _____

Have you ever been subject to disciplinary action by any state licensing agency or

other regulatory body? Y / N

For question please contact:

Kevin Dahlke Insurance Brokerage

6812 Deep Valley Rd

San Diego, CA 92120

619 287 8613 fax 619 287 8921

kevin@dahlkeinsurance.com

Coverage information available at <http://www.groupeando.com>

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There are a number of agent misconceptions regarding the UFAA E&O plan. These misconceptions may be preventing you from taking advantage of the superior coverage and average annual savings of \$566 (depending on agency size and operations) offered by the UFAA E&O plan. [A detailed coverage comparison and FAQ is available here for your review.](#)

"Having a claim will result in the cancellation of the agent's coverage". - No agent has been non-renewed by the UFAA plan as a result of a single claim.

"The plan does not cover placements with non-admitted surplus lines carriers". - The UFAA plan provides coverage for all Farmers products including FFS and all admitted and approved non-admitted carriers in the state you are licensed to place the business in.

"Farmers guarantees to cover your claim that is excluded under the ["Category One wording in the Farmers sponsored agents plan"](#)". - The Farmers sponsored plan excludes your failure to provide an available Farmers coverage. Because the payment of an agent claim is solely at Farmers discretion, there is no written guarantee that Farmers will pay the claim and [some agent claims have been denied.](#)

"Farmers may target your agency if you obtain coverage in this plan or become a member of UFAA". - No agent has been harassed by Farmers after cancelling their Farmers sponsored coverage or if the agent decided to join UFAA. Farmer's personnel and your DM are not made aware of your changing your E&O coverage or any of your private benefit choices Farmers offers.

"You are allowed to change coverage only during the Benefits enrollment period". - While the Farmers sponsored plan group policy is annual, each agent pays and their premium is earned monthly. This allows you to change coverage at any time throughout the year (on the first of each month) without penalty from Farmers.

"Farmers will not stand behind you if you change coverage". - There has been no evidence that Farmers treats an agent insured outside of the Farmers sponsored plan any differently than those insured within the plan

"You have to fill out a new application each year". - The application is required in the first year only. On renewal you are provided a summary of your application for your review and update only.

Coverage Benefits

- The average agent saves \$566 annually (dependent on agency size, loss history and operations)
- Covers the Farmers sponsored plan Category One exclusion for the failure to provide an available Farmers coverage
- Covers all staff and unlike the Farmers sponsored plan, does not require your agency producers be appointed and approved by Farmers for coverage to apply.
- Covers all Farmers, admitted and non-admitted policies you are licensed to write in the state(s) you operate in
- Provides optional Employment Practices Liability Coverage
- Keeps your claims information confidential from Farmers on any non-Farmers claims
- Protects you against Farmers subrogation claims against your agency
- Covers Notary and does not require it be insurance related as the Farmers sponsored plan does
- Same Deductible will apply to Farmers and non-Farmers business
- Free Deductible Waiver / Credit endorsement
- Coverage benefits are not controlled by your Farmers agency agreement
- Coverage is portable should you leave Farmers
- Coverage is retroactive to your reserve agency appointment date (assuming continuous coverage) so no tail is required
- Monthly direct bill from you chosen account or credit card

Contact [Kevin Dahlke](#) @ 619 287 8613

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Policy Effective Date: January 1, 2011 – January 1, 2012 The Plan insurer is 2009 AM Best Rated: A (Excellent): XV and is an approved non-admitted insurer in all states <u>How to get your UFAA E&O Quote</u> Compare The UFAA Plan to the Farmers' sponsored plan		
POLICY TERMS	UFAA PLAN	FARMERS SPONSORED PLAN
♦ Covers <u>Farmers' Category or Class</u> <u>One claims on Farmers issued policies</u>	√	
♦ Covers all retail business you are licensed to write with any admitted or authorized non-admitted insurer without endorsement at no additional cost	√	
♦ Covers all agency employees & producers while acting on behalf of your agency at no additional cost	√	All "Agency Producers" must be appointed and approved by Farmers for coverage to apply
♦ Coverage may be continued if you become an Independent Agent without purchasing "tail coverage" (Subject to underwriting and UFAA membership requirements)	√	
♦ Provides Pre Claims attorney's fees for response to subpoena and records requests	√	
♦ Provides coverage acting as an Expert Witness on an insurance related matter, Speaker, Instructor or Teacher when continuing education credits approved by the DOI are earned by the attendee	√	√ Only for acting as an Expert Witness
♦ Coverage while acting as a Notary Public whether an insurance related transaction or not	√	Notary Activities covered while performing an insurance related transaction only
♦ Provides an optional Employment Practices Liability Insurance option	√	
♦ Deductible Amt. each claim and aggregate	For all business: \$1,000 to 2,500 each claim and aggregate <u>determined by experience and claims history</u>	\$1,000 Farmers / \$5,000 all others with no limit to the number of deductibles that may apply
♦ Deductible applies to damages only, defense costs are unlimited and in addition to your coverage limits	√	√
♦ Offers Deductible Waiver	√ at no additional cost subject to <u>Wavier of Deductible endorsement qualification</u>	√ for an additional premium
♦ Waives \$1,000 of your Deductible for any loss if you have no claims that resulted in payment of either damages or defense expenses within the last 5 policy periods.		√ <u>waiver of \$1,000 applies only to Farmers products and only if you have not REPORTED a claim in the last 5 years</u>

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♦	Waives up to 75% with a maximum of \$2,000 of your Deductible if your claim is settled without court mandated proceedings	√	
	POLICY TERMS	UFAA PLAN	FARMERS SPONSORED PLAN
♦	Waives up to 50% with a maximum of \$2,000 if your claims is settled to the satisfaction of all including the company through mediation.	√	
♦	Provides individual risk management evaluation and manual	√	
♦	Offers reimbursement for the attendance of legal proceedings at the company's request	√ \$350 per day	√ \$250 per day
♦	Covers Unintentional Release of Confidential Client Data incidental to agency operations	√	√ Excludes confidential data obtained in a life insurance application
♦	Provides a sublimit of coverage for a Computer System Breach resulting in Data loss or loss due to your client's Identity theft		√ Does not cover a breach of your client data in the Farmers system if compromised through your office
♦	Covers claims related to future value of an investment	√	
♦	Covers claims related to fluctuation in the value of a security	√	
♦	Saves money by excluding Vicarious Coverage for and Taxes, Fines and Penalties imposed on Farmers	√	
♦	The Plan insurer will subrogate against Farmers if they are negligent	√	
♦	Premium rated only for your exposures, no subsidy of other agents or company	√	
♦	Only Agencies with a favorable loss history are accepted	√	
♦	Coverage for unintentional acts by claims is brought by a governmental agency	√	
♦	Carrier requires your approval to settle a claim	√	
♦	Does not allow Agency appointment agreement termination status to affect coverage benefits	√	
♦	Prohibits Farmers access to agent application and claims data	√	
♦	Requires Farmers to file a claim with you rather than going direct to the plan insurer	√	
♦	Broader definition of Personal Injury Coverage	√	

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	POLICY TERMS	UFAA PLAN	FARMERS SPONSORED PLAN
♦	Joint Venture Coverage	√	
♦	Covers Punitive Damages where allowed by law	√	
♦	Allows you to make monthly payments	√	√
♦	Coverage retroactive to your reserve appt date if continuously covered	√	√
♦	Offers liability coverage limits of \$1,000,000 to \$5,000,000	√	√
♦	Spousal Coverage Extension	√	√
♦	Claims made policy form	√	√
♦	Disciplinary Proceedings Extension	√	√
♦	Provides Carrier Insolvency Coverage for carriers rated B+ or better	√	√
♦	Provides for Defense Costs for an excluded claim due to carrier insolvency with an A. M. Best & Company rating of less than B+		√ up to \$50,000
♦	90 Day Automatic Extended Reporting Period	√	√
♦	Free 2 Year Extended Reporting for Death, Disability, Retirement		√ (providing you are not terminated under the immediate reasons clause of the agency appointment agreement)
♦	Free Unlimited Extended Reporting for Farmers Products		√ (providing you are not terminated under the immediate reasons clause of the agency appointment agreement)
♦	Tail Coverage available for all business for an additional premium	√	√ (providing you are not terminated under the immediate reasons clause of the agency appointment agreement)

[How to get your UFAA E&O Quote](#)

Go to www.groupeando.com, coverage material is available for your review. Select the “GET YOUR QUOTE HERE LINK” on the lower right.

You may contact Kevin Dahlke @ 619 287 8613 for information.