

Protect yourself and your business

with E&O Insurance from NAPA

Rates Start At Just
\$36.25/mo.



Errors & Omissions Insurance Program

NAPA E&O Insurance offers Bankers Fidelity insurance agents broad coverage options at affordable rates, all designed to protect you and your business from the high costs and effects of a claim.

- ◆ **First-Class** Customer Service
- ◆ **Comprehensive** Coverage Options
- ◆ **Coverage Limits Up To** \$1M/\$2M
- ◆ **Exclusive Rates** For Bankers Fidelity Agents
- ◆ **Fast, Easy & Secure** Online Application
- ◆ **Monthly Payment Option** Available



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Learn More
& Apply Today

**NAPA Membership
Included With E&O**

Get exclusive member benefits and discounts when you sign up for E&O Insurance with NAPA.



Errors & Omissions

Insurance Program Exclusively For Bankers Fidelity Agents



Learn More & Apply Today



NAPA-Benefits.org/BFLIC



Coverage Options, Pricing & Eligibility

Program Highlights

- ◆ **Guarantee Issue** for Bankers Fidelity agents
- ◆ **Medicare Only Option:** Includes Medicare Advantage, Medicare Supplemental and Medicare Part D products only
- ◆ **Standard Coverage:** Includes fixed life & health products and fixed & indexed annuities
- ◆ 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
- ◆ Defense costs are provided and are included within the limits of liability
- ◆ \$1,000 deductible on Bankers Fidelity Life product-related claims (damages only), \$2,500 deductible for non-Bankers Fidelity Life claims (damages only)
- ◆ Prior acts coverage back to first date of continuous E&O coverage
- ◆ Underwritten by BCS Insurance Company

Liability Limit Options:

- ◆ \$1M per claim / \$1M annual aggregate
- ◆ \$1M per claim / \$2M annual aggregate*

EFFECTIVE DATE	MEDICARE ONLY		STANDARD COVERAGE	
	SINGLE PAYMENT	DOWN PAYMENT	SINGLE PAYMENT	DOWN PAYMENT
	\$1M PER CLAIM \$1M ANNUAL		\$1M PER CLAIM \$1M ANNUAL	
11/1/19	\$426.00	\$87.25	\$466.00	\$90.62
12/1/19	\$391.75	\$84.25	\$428.42	\$87.62
1/1/20	\$357.50	\$81.25	\$390.83	\$84.62
2/1/20	\$323.25	\$78.25	\$353.25	\$81.62
3/1/20	\$289.00	\$75.25	\$315.67	\$78.62
4/1/20	\$254.75	\$72.25	\$278.02	\$75.62
5/1/20	\$220.50	\$69.25	\$240.50	\$72.62
6/1/20	\$186.25	\$66.25	\$202.92	\$69.62
7/1/20	\$152.00	\$63.25	\$165.33	\$66.62
8/1/20	\$117.75	\$60.25	\$127.75	\$63.62
9/1/20	\$83.50	\$57.25	\$90.17	\$60.62
10/1/20	\$49.25	\$49.25	\$52.58	\$52.58
	MONTHLY PAYMENT \$36.25		MONTHLY PAYMENT \$39.58	

Other coverage options available. Premiums are prorated monthly for enrollment purposes. Pricing includes a \$15.00 administrative fee and \$36.00 prorated NAPA dues. Down payments are processed immediately. Monthly payments include a \$5.00 processing fee and are deducted in advance on the 1st day of each month.

- ◆ You must be actively affiliated with Bankers Fidelity Life at the time of enrollment and at the time you submit a claim under this policy in order to be eligible for full benefits
- ◆ If you are no longer affiliated with Bankers Fidelity Life during the policy period, coverage for any new business activities ceases immediately as of your termination date. Please call NAPA at (800) 593-7657 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.
- ◆ This policy applies to any act, error or omission which takes place anywhere in the world, provided that the claim is made and suit is brought against the Insured in the United States of America.

800-593-7657 | NAPA-Benefits.org/BFLIC

* Standard Coverage only. Not available for Medicare Only plans.

Cyber Protection for your cyber exposures

with Cyber Liability & Data
Breach Insurance from NAPA

Rates Start At Just
\$199/yr.



Cyber Liability & Data Breach Insurance Program

NAPA Cyber Liability & Data Breach Insurance offers Bankers Fidelity insurance agents the critical insurance coverage to protect against the high costs and effects of a cyber or data breach.

- ◆ **First-Class** Customer Service
- ◆ **24/7/365** Breach Response Line Access
- ◆ **Fast, Easy & Secure** Online Application
- ◆ **Exclusive Rates** For Bankers Fidelity Agents
- ◆ **Broad** Coverage Options
- ◆ **“A-”** Rated Admitted Carrier



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**60% of small
businesses**

will go out of business after experiencing a data breach.* Something as simple as a stolen laptop could cost you nearly \$50,000.**

*Source: U.S. National Cyber Security Alliance ** Source: Poneman Institute, Intel



Cyber Liability & Data Breach

Insurance Program Exclusively For Bankers Fidelity Agents

Learn More & Apply Today



NAPA-Benefits.org/BFLIC

Program Highlights

- ◆ **Protection** from the high costs and effects of cyber and data breaches
- ◆ **Fast and easy** online quote and purchase process
- ◆ **24/7/365 Breach Response Line:** Insureds have access to our breach response line for assistance in the event of a cyber attack
- ◆ Coverage for first party and third party expenses, including:
 - ◆ Breach response costs (including employees) and business interruption costs
 - ◆ Cyber extortion
 - ◆ Claims (damages and claim expenses) for violations of privacy law or regulation and multimedia liability, such as defamation, libel, and copyright infringement
 - ◆ Regulatory fines, penalties, and compensatory payments
 - ◆ PCI assessments
 - ◆ Affected individuals receive 12 months of free three-bureau credit monitoring
 - ◆ Fraud resolutions for those who become victims of identity theft
- ◆ Prior acts coverage back to the first date of continuous E&O coverage
- ◆ Underwritten by BCS Insurance Company, an "A-" Rated Admitted Insurance Carrier

Liability Limit Options:

- ◆ \$250K limit, \$500K limit, \$1M limit, or \$2M limit



Coverage Options, Pricing & Eligibility

LIABILITY LIMIT OPTIONS

	\$250K LIMIT	\$500K LIMIT	\$1M LIMIT	\$2M LIMIT
INSURED REVENUE	SINGLE PAYMENT	SINGLE PAYMENT	SINGLE PAYMENT	SINGLE PAYMENT
\$0 - \$1M	\$199.00	\$299.00	\$400.00	N/A
\$1M - \$2.5M	\$310.00	\$399.00	\$599.00	\$799.00
\$2.5M - \$5M	\$410.00	\$550.00	\$750.00	\$999.00

This policy includes full prior acts coverage back to the first continuous date of coverage for claims made and reported during the policy period and prior to the date of cancellation or non-renewal, subject to all terms, conditions, and exclusions of the policy.

- ◆ This Cyber Liability Insurance is specifically for Life & Health Agents, Property & Casualty Agents, Registered Reps, Investment Advisors & Financial Planners, Real Estate Agents & Agencies.
- ◆ Antivirus and firewalls that protect the insured's computer system(s) are required to bind coverage.
- ◆ Agents domiciled in VT or U.S. territories are not eligible for coverage under this program, but we encourage these individuals to contact us for a custom quote. Agents licensed under a non-resident license in VT or U.S. territories are still eligible for this program.

Broad Coverage Options For:

- ◆ Cyber hacking
- ◆ Data breaches and lost information
- ◆ Disclosure of private and confidential information
- ◆ Defense and legal costs
- ◆ Regulatory claims and penalties
- ◆ Multimedia liability
- ◆ Cyber crime and extortion



Scan To Watch Our Cyber Liability & Data Breach Insurance Video

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