360° CoveragePros

BENAVEST
Health | Life | Retirement

Errors & Omissions Insurance Program

360 Coverage Pros E&O Insurance offers BenaVest life & health 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
- **Group-Preferred Rates** For BenaVest L&H agents
- **Broad** Coverage Options
- **Fast, Easy & Secure** Online Application
- **Coverage Limits Up To** $1M/$3M
- **Monthly Payment Option** Available

Scan To Learn More & Apply Today

Free Access To Our **Savings & Discounts Program**

Get over $4,500 in savings and discounts when you become a 360 Coverage Pros customer

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360° CoveragePros

Errors & Omissions

Insurance Program Exclusively For BenaVest • L&H Agents

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Program Highlights

- Coverage for E&O claims involving the DOL Fiduciary Rule
- Annual renewable claims-made policy
- 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
- Prior acts coverage back to first date of continuous E&O coverage
- Underwritten by CNA, an "A" rated admitted insurance carrier

Claim Deductibles/Retentions:

- $0 for life, accident, health, long-term care products, Medicare Advantage & Medicare Supplements
- $2,500 for disability and fixed & indexed annuities
- $5,000 for variable products, mutual funds, and all other covered claims

Liability Limit Options:

- **Newly Licensed Agents:**
  - $1M per claim / $3M annual aggregate
- **Experienced Agents:**
  - $1M per claim / $1M annual aggregate
  - $1M per claim / $2M annual aggregate
  - $1M per claim / $3M annual aggregate

Coverage Options, Pricing & Eligibility

COVERAGE OPTION	COVERAGE LIMITS	SINGLE PAYMENT	DOWN PAYMENT	MONTHLY PAYMENT
OPTION A NEWLY LICENSED*	$1M / $3M	$395.00	$79.17	$34.17
OPTION A EXPERIENCED	$1M / $1M	$445.00	$83.37	$38.33
OPTION B NEWLY LICENSED*	$1M / $3M	$470.00	$85.42	$40.42
OPTION B EXPERIENCED	$1M / $1M	$520.00	$89.62	$44.58
OPTION C NEWLY LICENSED*	$1M / $3M	$575.00	$98.75	$48.75
OPTION C EXPERIENCED	$1M / $1M	$625.00	$102.92	$52.92

Additional liability limit options available. Additional fee for Disability and 24 Hour Care. Prices include E&O premium, applicable administrative fees and state taxes. Down payments will be processed immediately; monthly deductions as shown above will begin the third business day of the month after enrollment effective date. Monthly payment option includes a $5.00 monthly collection fee.

- You must be actively affiliated with BenaVest at the time of enrollment
- If you are no longer affiliated with BenaVest during the policy period, coverage for any new business activities ceases immediately as of your termination date. You will be covered under an Extended Reporting Period beginning on the date of termination. Please see the policy for further details.
- 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.

OPTION A: Life & Health (Basic)

- Life, accident, health, long-term care, including Medicare Advantage & Medicare Supplements

OPTION B: Life & Health PLUS Fixed & Indexed Annuities

- All covered products in Option A
- PLUS indexed life, fixed & indexed annuities

OPTION C: Life & Health PLUS Mutual Funds & Variable Products

- All covered products in Option B
- PLUS variable products & mutual funds

OPTIONAL ADDITIONAL COVERAGES:

- Disability
- 24-Hour Care

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Cyber Protection for your cyber exposures

with Cyber Liability & Data Breach Insurance from
360 Coverage Pros

Rates Start At Just
$199/yr.

360° CoveragePros

BENAVEST
Health | Life | Retirement

Cyber Liability & Data Breach
Insurance Program

360 Coverage Pros Cyber Liability & Data Breach Insurance offers BenaVest life & health insurance agents the critical insurance coverage to protect against the high costs and effects of a cyber or data breach.

- **First-Class** Customer Service
- **Group-Preferred Rates** For BenaVest L&H agents
- **24/7/365** Breach Response Line Access
- **Broad** Coverage Options
- **Fast, Easy & Secure** Online Application
- **"A" Rated** Admitted Carrier

Scan To Learn More & Apply Today

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

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Cyber Liability & Data Breach

Insurance Program Exclusively For BenaVest • L&H Agents

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BENAVEST Health | Life | Retirement

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) & 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 cyber liability & data breach 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 and 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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