

For over forty years, LocalEdge has partnered with Allianz to meet your needs with top-of-the-line agent errors and omissions (E&O) coverage. With LocalEdge, you gain access to an easy, worry-free solution that gives you peace of mind to focus on your business.



Quality E&O product  
backed by a longstanding  
relationship with Allianz



Knowledgeable and  
experienced E&O specialists  
to partner with you



8 Supplemental coverages  
included in addition to the  
policy limits with no deductible,  
to protect more of your business

## Exclusive features

### Streamlined application

Renew, bind and pay in minutes online.

### Lifetime reporting coverage

A lifetime reporting tail available to E&O policyholders who retire from the insurance business after 10 years of continuous coverage, for no additional charge.

### Package policy discount

Receive a 10% discount on the total policy premium for adding employment practices liability and data privacy expense and liability to your E&O policy.

### Deductible waiver

The deductible will be waived for the first E&O claim or personal data compromise loss and will be reinstated every 6th year if no other claim or personal data compromise loss has been made in any subsequent five (5) consecutive policy periods after the initial deductible waiver.

### E&O loss avoidance

Receive a 10% discount on the E&O premium for completing our free-online training course.

### Death and disability

Extended reporting period is available for no additional charge should the current first named insured die or become disabled.

## E&O policy benefits

### Prior acts coverage

for no additional cost

### No out-of-pocket defense costs for E&O coverage,

with built-in first dollar defense coverage.

### Personal data compromise

Included in the base coverage, \$50,000 to notify your customers in the event of a breach of client information. Higher limits and broader coverage available for an additional premium.

### Aggregate deductible

is 3 times the agent errors & omissions liability deductible and applies per policy period.

### Defense outside the limit of liability for E&O coverage,

you only pay your deductible for loss

### Automatic basic extended reporting period of 90 days

with the option to purchase a supplemental extended reporting period of up to 10 years.

### Cyber coverage

Admitted Stand-alone policy with limit options of 250K or \$1 Million.

### Coverage for:

- Privacy and network security
- Data and system recovery\*
- Cyber event expenses\*
- Ransom payment\*
- Cyber deception\*
- Business interruption\*
- Regulatory fines & penalties (including PCI)

### Sub-limits apply\*

## Coverages included in the base form

- Property and casualty insurance coverage, including crop and long-haul trucking
- Life insurance, fixed annuities, including indexed annuities, accident and health insurance, medicare supplemental insurance, and disability income insurance
- Workers' compensation insurance
- Fidelity and surety bonds
- Long term care insurance
- Group employee benefit plans, such as section 125 plans, group life plans, group accident and health plans, group long term care plans, and group disability plans, provided such plans are fully insured at all times
- Retirement, pension or profit-sharing plans, individual retirement accounts, keogh plans, and similar plans

## Products available by endorsement

- Variable products
- Employment practices liability
- Data privacy expense and liability

### Get started today!

[Request a quote online for your agency's E&O](#)  
or call us at 800.444.1744, Option 3.

### Ready to get started?

Request a quote at [LocalEdgeEO@bridgespecialty.com](mailto:LocalEdgeEO@bridgespecialty.com)

800.444.1744 | [LocalEdgeBrokerage.com](http://LocalEdgeBrokerage.com)