



Important E&O Information

As insurance professionals we all know the importance of responsible and appropriate coverage to protect our professional and personal interests. In our litigious society, coverage against the risk of lawsuits resulting from errors and omissions is essential.

West Coast Life is pleased to announce the availability of an E&O program for its agents. The program is underwritten by Zurich American Insurance Company (a member of the North American Insurance Group). Brown & Brown of California, Inc. is the broker. The agents of West Coast Life now have access to a very competitive program with excellent rates and coverage options. A menu approach to limit and coverage options allows you to only pay for coverage that you need.



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Why Buy This Plan?

Professional Services Available:

The Sale or servicing of:

- Life Insurance, Accident and Health Insurance, Disability Income Insurance and Annuities;
- Variable insurance products, including, but not limited to Variable Annuities, Flexible and Scheduled Premium Annuities and Variable Life Insurance;
- Employee Benefit Plans funded with products listed above including mutual funds;
- Mutual Funds registered with the Securities and Exchange Commission.
- Financial Planning

Limits of Liability (inclusive of Defense Costs)

Option 1: \$1,000,000/\$1,000,000 per Agent (Named Certificate Holder) / Aggregate
 Option 2: \$2,000,000/\$2,000,000 per Agent (Named Certificate Holder) / Aggregate

Coverage Options:

		Option 1	Option 2
Level 1	West Coast Life & Protective Life Products Only	\$ 780	\$1,312
Level 2:	Includes Level 1, plus fixed insurance planning of other companies	\$1,005	\$1,395
Level 3	Includes Level 2, plus variable life, variable annuities, mutual funds & financial planning (Premiums are inclusive of a \$30 non-refundable Administration Fee)	\$1,297	\$1,550

Deductibles (Damages Only):

\$ 500 Each claim for products of West Coast Life or for products of Protective Life Insurance Company
 \$2,500 Each claim all other covered products

Insured Includes

- Agents (Named Certificate Holder) of West Coast Life Insurance Company, who have elected to enroll for coverage, paid the premium and whose enrollment is on file with the Policyholder
- General Agents
- Insured Agents business entity
- Partners, officers, directors, stockholders or employees of the Named Insured solely for services on behalf of the (Named Certificate Holder)
- Heirs/Executors/Administrators/Legal Representatives

Enroll Online- It is Fast & Simple!

- Go to www.calsurance.com/wc
- Preview the E&O coverage terms and rates
- Click on "E&O Online Enrollment" on the upper right
- Choose your limit of liability, coverage level and pay by Debit to Checking or Credit Card
- Print Your Certificate of Insurance immediately! Reprint as needed upon demand
- Tip!! Your telephone number, your date of contract with West Coast Life and your West Coast Life Contract Number are required to enroll. Have them ready!
- If you are unable to access the internet contact Customer Service Department

Questions???

Contact CalSurance Customer Service at (800) 745-7189.

Monday through Friday, 7:00 a.m. to 5:00 p.m. PST for help with enrollment.

For coverage questions, please contact Kathy Phipps, Account Specialist at (714) 939-7309 or Sheri Pontolillo, Vice President/Account Executive at (714) 939-7331

Thank you and we are honored to offer
 Agents of West Coast Life this valuable agent benefit.

This is an *incomplete* summary of the terms and conditions of the program. All statements contained herein are subject to all terms and conditions and exclusions of the actual policy. Call (800) 745-7189 for a copy of the policy.