

The Trusted Choice For Agent & Broker Benefits Since 1989



ERRORS AND OMISSIONS INSURANCE PROGRAM

Exclusively for LifeSecure Agents

Critical Protection For Insurance Agents

Coverage starts at just \$40.00 per month!



Program Pricing*

Effective Date	\$1M/Claim \$1M/Annual					
	Basic		with Fixed & Indexed Annuities		with Mutual Funds & Variable Products	
Single Payment	Down Payment	Single Payment	Down Payment	Single Payment	Down Payment	
12/01/14	\$468.00	\$88.00	\$538.00	\$93.83	\$743.00	\$110.92
01/01/15	\$429.00	\$84.00	\$493.17	\$89.83	\$681.08	\$106.92
02/01/15	\$390.00	\$80.00	\$448.33	\$85.83	\$619.17	\$102.92
03/01/15	\$351.00	\$76.00	\$403.50	\$81.83	\$557.25	\$98.92
04/01/15	\$312.00	\$72.00	\$358.67	\$77.83	\$495.33	\$94.92
05/01/15	\$273.00	\$68.00	\$313.83	\$73.83	\$433.42	\$90.92
06/01/15	\$234.00	\$64.00	\$269.00	\$69.83	\$371.50	\$86.92
07/01/15	\$195.00	\$60.00	\$224.17	\$65.83	\$309.58	\$82.92
08/01/15	\$156.00	\$56.00	\$179.33	\$61.83	\$247.67	\$78.92
09/01/15	\$117.00	\$52.00	\$134.50	\$57.83	\$185.75	\$74.92
10/01/15	\$78.00	\$48.00	\$89.67	\$53.83	\$123.83	\$70.92
11/01/15	\$39.00	\$39.00	\$44.83	\$44.83	\$61.92	\$61.92
Monthly Payment: \$40.00		Monthly Payment: \$45.83		Monthly Payment: \$62.92		

*Higher coverage limits available. This is an annual policy which renews each December 1st. Premiums are prorated monthly for enrollment purposes. Pricing includes \$48.00 prorated NAPA dues. Down payments are processed immediately and include one month's premium, NAPA dues and a \$5.00 monthly processing fee. Monthly payments include a \$5.00 processing fee and will begin the first business day of the month after the enrollment effective date.

Policy Eligibility & Terms

- ★ You must be actively affiliated with LifeSecure at the time of enrollment and at the time you submit a claim under this policy in order to be eligible for coverage
- ★ If you are no longer affiliated with LifeSecure during the policy period, coverage for any new business activities ceases immediately 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 an 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.



Program Highlights

- ★ Coverage for the sale and servicing of all life and health products with no carrier rating restrictions, including unrated carriers
- ★ No insolvency exclusion for LifeSecure products
- ★ Only two preferred risk questions
- ★ Coverage includes long-term care, life, accident and health, disability income activities, universal life, annuities and section 125, employee benefit plans, managed health care organizations. Additional coverage for fixed and indexed annuities, mutual funds, variable products available.
- ★ Provides coverage for any affiliated corporation, partnership or agency for their liability arising out of the individual insured's professional services
- ★ Provides coverage for your administrative, clerical and support personnel while they are acting on your behalf
- ★ Defense costs are provided and are included within the limits of liability
- ★ Prior acts coverage back to first date of continuous E&O coverage
- ★ Pay in full or choose monthly payments via credit card or electronic funds transfer (EFT)
- ★ \$1,000 deductible on LifeSecure product-related claims (damages only), \$2,500 deductible for non-LifeSecure product-related claims (damages only), \$5,000 deductible for all other claims (e.g. variable annuities and mutual funds)
- ★ Underwritten by BCS Insurance Company
- ★ Administered by National Association of Professional Agents

Liability Coverage Options

- ★ \$1,000,000 per claim/\$1,000,000 annual
- ★ \$1,000,000 per claim/\$2,000,000 annual

Apply online today!
www.napa-benefits.org/lifesecond

Featured NAPA Benefits and Services



* Conditions, exclusions and limitations apply. See website for complete details.

MetLife Defender

Help keep your entire family safe with MetLife Defender Identity Protection.

- **Identity Theft Protection** – Helps prevent cyber criminals from stealing a member's financial, medical, personal and social identity by removing Social Security numbers, bank accounts, credit card numbers, and medical records found on the Internet.
- **Privacy Protection** – Proactively finds and works to remove sensitive information being acquired by marketing databases and shared on criminal networks, including usernames and passwords.
- **Service Guarantee** – If your identity is breached, MetLife Defender will spend up to \$5 million to help restore and recoup damages and includes 24/7 customer support and timely alerts.*
- **Competitive Pricing** – Plans start at \$19.50 a month for individual coverage, with family plan options also available.*
- **Predator Protection** – Scans internet activity and social networking sites to help defend against cyber bullies and child predators to protect you and your family online.



Savings at Thousands of Retailers Nationwide

The National Association of Professional Agents provides you with an elite collection of local and national discounts from thousands of hotels, restaurants, movie theaters, retailers, florists, car dealers, theme parks, national attractions, concerts, and events.

- Costco
- Sprint
- Firestone
- DirecTV
- T-Mobile
- Dell
- Target.com
- PODS
- Verizon Wireless
- Overstock.com
- Brooks Brothers
- Bally Total Fitness
- Olive Garden
- Red Lobster
- Outback Steakhouse
- And much more!

What NAPA Members are saying...

“Great customer service & outstanding prices!”

Mark Yacoub of Carlsbad, CA

“The agents are professional and the website is clear and easy to follow.”

Verneater King of Homewood, IL

“Over the last few years since I have used NAPA, I have found the service and courtesy to be extremely satisfying.”

Matt Ferrucci of Wakefield, RI

“NAPA's website and application for coverage is the utmost easiest I have ever used. Thank you for this wonderful service.”

Vince Lee of Fresno, CA

“Wow, that was quick, easy and less expensive than I was expecting. I will be less stressed writing policies and servicing policyholders now that I have this insurance as a safety net.”

Ginger Sharp of Tucson, AZ



Visit NAPA online:
www.napa-benefits.org

Call Toll-Free:
(800) 593-7657



Data Breach & Cyber Liability Insurance for LifeSecure Agents



Apply Online:
www.napa-benefits.org/lifeseure

WE'RE THE EXPERTS FOR INSURING YOUR BUSINESS AGAINST DATA AND PRIVACY BREACHES!

Claim Examples

1. Laptop with client information stolen out of an agent's parked car.
2. Paper files, computers and hard drives that contained names, Social Security numbers and addresses were stolen during an office burglary.
3. An error resulted in 1099 forms being mailed to incorrect addresses.
4. An agent's email was hacked, resulting in hundreds of clients' PHI and underwriting information being stolen.

These examples can cost you hundreds of thousands of dollars. Get protected now!

80% of costs incurred from a data breach are spent on the response – forensic analysis, notification, credit monitoring, & fines!

Program Highlights

- ★ Two limit options for damages resulting from a data breach
- ★ Notification provided on a number of affected individuals basis, not a capped dollar amount, to persons who must be notified under applicable law or those who are determined to be subject to risk of financial, reputational or other harm
- ★ Expert forensic and legal assistance to help determine the extent of the breach and steps needed to comply with applicable laws
- ★ Identity theft-related fraud resolution services
- ★ A.M. Best A-rated carrier
- ★ Access to NoDataBreach.com data security risk management service
- ★ 24-hour toll-free breach response hotline
- ★ Monthly payments
- ★ Online enrollment with instant certificate

**Pricing as low as
\$158 annually or
\$12.92/month!**

Featured NAPA Benefits and Services



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- T-Mobile
- Dell
- Target.com
- PODS
- Verizon Wireless
- Overstock.com
- Brooks Brothers
- Bally Total Fitness
- Olive Garden
- Red Lobster
- Outback Steakhouse
- And much more!



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