

Putting risk in its place



BusinessRisk
PARTNERS



PO Box 768 · Hendersonville, TN 37075
(T) 800-768-7475 · (F) 615-264-3980
www.bsrins.com



INSURANCE AGENTS

INSURANCE AGENTS

Lack of protection happens.

It's ironic. Insurance agents are exposed to their own brand of risk.

Fortunately Business Risk Partners is here to help. Our customized, comprehensive coverage through leading global specialty insurance carriers provides the necessary professional liability protection. Whether large or small firms, simple or complex exposures, we are able to provide protection. Our Insurance Agency professional liability policy is admitted in most states.

Our basic coverage and enhancements include:

- **In addition to administration and placement of policies, our broad definition of professional services includes:**
 - Claims handling
 - Risk management
 - Expert witness and education
 - Web-based content and service delivery
- **Duty to Defend Contract:** Offers the benefit of our carrier's litigation management expertise to eliminate the burden of managing the claim.
- **Defense Outside the Limit of Liability Options:** Provides adequate limits in the event of an indemnity payment.
- **No Mold or Pollution Exclusions:** Ensures coverage in the event of an error in the placement of these more difficult exposures.
- **Coverage for Independent Contractors:** Ensures the company is protected from the mistakes of IC's.
- **First Dollar Defense:** Defends you from the outset. Only if there is loss must the agency sustain a deductible.
- **A Limited Insurer Insolvency Exclusion:** Applies only if the carrier had substandard ratings at the time of placement.
- **Punitive Damages:** Covered in the event additional damages are awarded.
- **Multi-Year Extended Reporting Period Options:** Offers reporting protection beyond the traditional 12 months.
- **Automatic Sixty-Day Post Reporting Period:** Allows adequate time to report events to the carrier.
- **Personal Injury Coverage:** Provides libel/slander protection in the provision of services, particularly as it relates to web content.
- **Worldwide Coverage:** Ensures you are protected when doing business around the world.

PLEASE NOTE: This list is solely intended to be a summary of policy coverage. Please reference the actual policy for specific terms and conditions. The policy supersedes all representations made above.