



Secured Advantage
 ENHANCING INDEPENDENCE

- OIA and Secured Advantage has partnered to offer a group E&O option
- Potential savings of 40% off your current annual premium with coverage that is broader than your individual policy in a number of areas.. refer to program features below.
- Experience, partnership, and a strong commitment to addressing the needs of agencies with operations extending beyond the traditional sales and servicing of insurance products, makes the Independent Agency policy a choice second to none

Experience - Stability - Expertise - Flexibility

When you compare the Independent Agency Alliance policy to your individual agency policy there are many areas of coverage that has been broadened and expanded to fit the multiple exposures unique to insurance agencies:

Independent Agency Alliance	Program features
✓	Broad definition of "Professional Services," including but not limited to insurance agent and broker, MGA, insurance consultant, loss control, risk management
✓	Defense Costs in Addition to the Limit of Liability
✓	Expansive definition of Insured includes sponsoring entity for vicarious liability, current and former employees, independent contractors, leased or temporary employees
✓	Aggregate and Each Occurrence deductible options
✓	40/60 Hammer Clause
✓	Deductible Reduction Feature – Ability to reduce deductible by 50% up to \$12,500
✓	Claims made policy form with broad claim reporting provision
✓	In-house claims staff, primarily licensed attorneys, who partner with seasoned panel counsel, well versed in agency law
✓	Catastrophe Extra Expense coverage limit of \$25,000/\$50,000
✓	Subpoena Coverage \$10,000, with options up to \$50,000 per certificate period
✓	Regulatory Defense Coverage of \$60,000 per certificate period
✓	Crisis Management Coverage of \$20,000 per certificate period
✓	Wrongful Acts Worldwide – responsibility determined through settlement or suit brought in U.S., its territories or possessions, or Canada
✓	Complimentary access to "E&O Happens" risk management website www.IIABA.net/eohappens

Connect your agency to this program and begin realizing another advantage of your affiliation with Secured Advantage. To learn more about how this opportunity would work with your agency contact:

Judy Sivy
 Director of Agency Services
 OIA
 phone: 800.555.1742
 direct: 614.552.3048
 cell: 614.323.5931
 email: judy@ohioinsuranceagents.com