



## Is Your Business Protected When You Sign On the Bottom Line?



### BCS Errors & Omissions Insurance

Exclusively available to authorized agents of Indigo Insurance Services

#### Program Highlights

- Guarantee Issue – group preferred premiums with two coverage options– individual and agency
- Coverage provided for the sales/servicing of life, accident and health, disability income products as well as mutual funds, variable products, universal life, annuities and section 125, employee benefit plans, self-funded plans, managed health care organizations
- \$1,000 deductible on BCBS product-related claims (damages only),
- \$2,500 deductible for non-BCBS claims (damages only)
- First dollar defense costs are provided and are within the limits of liability
- Prior acts coverage back to first date of continuous E&O coverage
- Individual policy provides coverage for your administrative, clerical and support personnel while they are acting on your behalf
- Individual policy provides coverage for any affiliated corporation, partnership or agency for their liability arising out of the individual insured's professional services
- Agency policy provides coverage for: the Insured Agency; any owner, partner, executive, officer, director, stockholder or employee of the Insured Agency, solely while acting within the scope of the person's duties as such; and any estate, heir, executor, administrator, assignee or legal representative of any Insured in the event of the Insured's death, incapacity or bankruptcy, but only to the extent that such person had coverage under the Policy.
- Pay in full or choose monthly payments via credit card or electronic funds transfer (EFT)

For more information, please visit [www.bcs-eo.com/MA](http://www.bcs-eo.com/MA) or call MGA Insurance Services at 866.389.0022

Made available to agents and agencies of:



Underwritten by:  
BCS Insurance Company  
2 Mid America Plaza, Suite 200  
Oakbrook Terrace, IL 60181  
Toll-Free: 800.621.9215  
[www.bcsins.com](http://www.bcsins.com)



Administered by:  
MGA Insurance Services  
9024 Town Center Parkway  
Lakewood Ranch, FL 34202  
Toll-Free: 866.389.0022  
Fax: 800.411.4771  
[www.bcs-eo.com](http://www.bcs-eo.com)

Enroll Online: [www.bcs-eo.com/MA](http://www.bcs-eo.com/MA)

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## PROGRAM FEATURES

- Option A: Limit of liability \$1,000,000 each claim subject to annual aggregate of \$1,000,000 each agent each policy period
- Option B: Limit of liability \$1,000,000 each claim subject to annual aggregate of \$2,000,000 each agent each policy period
- Coverage includes life, accident, health and disability insurance products as well as mutual funds, variable products, universal life, annuities and Section 125, employee benefit plans, managed health care organizations
- Provides coverage for the sale and servicing of mutual funds, variable life and variable annuity products through an NASD-registered broker dealer
- \$1,000 deductible for Blue Cross and Blue Shield product-related claims (damages only); \$2,500 deductible for all other claims (damages only)
- Defense costs are paid from first dollar and are within your liability limit
- Pay in full or choose monthly payments via credit card or electronic funds transfer (EFT)
- Provides coverage for your administrative, clerical and support personnel while they are acting on your behalf
- Prior acts coverage extends back to first date of continuous coverage
- Provides coverage for the agency under which you are doing business or are employed but only as respects such agency's liability as it might arise out of your individual activities as covered under this policy

## PROGRAM ELIGIBILITY

- You must be actively contracted with Indigo Insurance Services at the time of your effective date under this policy in order to be eligible for coverage.
- You must be actively contracted with Indigo Insurance Services at the time you submit a claim under this policy in order to be eligible for full benefits.
- If you are terminated from Indigo Insurance Services during the policy period, coverage for any new business activities ceases immediately as of your termination date. You will be covered under an extended reporting period up to the policy anniversary date. The extended reporting period only applies to claims filed between the date of termination and the policy anniversary date and will only respond to covered claims that arose from transactions that occurred while you were actively Insured under the policy, subject to the terms of the policy.
- You may purchase an extended reporting period for the reporting of claims for one year commencing on the next policy anniversary date. The agent must request and purchase the extended reporting period within 30 days of their termination date. The cost for the extended reporting period will be 100% of their last annual premium.
- 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 Corporation 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, its territories or possessions and the District of Columbia, Puerto Rico or Canada.

## PROGRAM PRICING

Effective Date	\$1M/Claim \$1M/Annual		\$1M/Claim \$2M/Annual	
	Single Payment*	Down Payment†	Single Payment*	Down Payment†
03/01/12	\$465.00	\$94.17	\$590.00	\$49.58
04/01/12	\$430.83	\$94.17	\$545.42	\$49.58
05/01/12	\$396.67	\$94.17	\$500.83	\$49.58
06/01/12	\$362.50	\$94.17	\$456.25	\$49.58
07/01/12	\$328.33	\$94.17	\$411.67	\$49.58
08/01/12	\$294.17	\$94.17	\$367.08	\$49.58
09/01/12	\$260.00	\$94.17	\$322.50	\$49.58
10/01/12	\$225.83	\$94.17	\$277.92	\$49.58
11/01/12	\$191.67	\$94.17	\$233.33	\$49.58
12/01/12	\$157.50	\$94.17	\$188.75	\$49.58
01/01/13	\$123.33	\$94.17	\$144.17	\$49.58
02/01/13	\$89.17	\$89.17	\$99.58	\$99.58
<b>MONTHLY PAYMENT: \$39.17</b>		<b>MONTHLY PAYMENT: \$49.58</b>		

\*Includes \$55.00 marketing and administrative fee †Down payment refers to our monthly payment option. Your down payment includes one month's premium and administrative fees. Down payments will be processed immediately; monthly deductions as shown above will begin the first business day of the month following enrollment. There is a \$5.00 monthly processing fee for monthly payment option.

## KEY PROGRAM EXCLUSIONS

- Visit [www.bcs-eo.com/MA](http://www.bcs-eo.com/MA) for complete policy details and exclusions
- Any dishonest, fraudulent, criminal or malicious act, or assault or battery committed by or contributed to by the Insured or Insureds;
- Bodily injury to, or sickness, disease or death of any person arising out of the Wrongful Act(s) of an Insured;
- Injury to or destruction of any property, including the Loss of use thereof;
- Any liability assumed by the Insured under contract, unless the Insured would have been legally liable in the absence of such contract;
- The financial inability to pay, insolvency, receivership, bankruptcy or liquidation of any insurance plan, any reinsurer, any IPA, HMO, PPO, DSP or any pool, syndicate, association or other combination formed for the purpose of providing health care, insurance or reinsurance;
- Any claim arising out of the insolvency, receivership, bankruptcy, liquidation or financial inability to pay of any company, entity or other investment vehicle in which any customer has invested;
- Any Wrongful Act based upon, arising out of, directly or indirectly resulting from or in consequence of the sale or recommendation of investments other than Life, Health or Accident Insurance or mutual funds other than through a NASD Registered broker/dealer organization;

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