

## Welcome to the Group Sponsored Errors & Omissions Program

The Group Sponsored Errors & Omissions Program is designed exclusively for Agents affiliated with Hansen Brokerage Service, LLC. All of the information that you need in order to obtain professional liability insurance is available at [www.calsurance.com/alhbs](http://www.calsurance.com/alhbs).



Here are just some of the features of this top rated E&O program:

- Multiple Coverage Options Available - purchase only what you need
- Multiple Limits of Liability Options Available
- No Policy Aggregate, you do not share your limit with other enrolled agents
- Defense Costs are Outside the Limit!
- Deductible as low as \$0 per claim on products of your sponsoring company and \$500 per claim on outside products!
- First Dollar Defense - Your deductible applies to loss payment only, not defense costs.
- Retroactive Date - Date of Agent's first continuously maintained Life Agents E&O Policy
- Additional Enhancements:
  - Regulatory Defense \$25,000 per agent
  - Enhanced Cyber Liability coverage up to \$200,000 per agent
  - Insolvency carveback for any Life & A&H Insurance Companies rated "B" or better by A.M. Best

**Enroll Online TODAY at: [www.calsurance.com/alhbs](http://www.calsurance.com/alhbs)**

Should you have any questions about this program, please call or email us at  
Phone: (888) 848-4955 or [info@calsurance.com](mailto:info@calsurance.com)