



## Errors and Omissions (Westport/ERC)

### Product Highlight Summary:

Offered exclusively to IBA West members, Westport/ERC is a tried and true friend to brokers and agents needing professional liability protection. For more than 30 years Westport/ERC has delivered:

- Underwriting stability and financial solvency (Admitted, A++ rating)
- Responsive and professional claims staff
- Competitive and consistent prices
- Variable deductible
- Premium management options

You get the added benefit of superior service from dedicated IBA West staff:

- Fast, competitive quotes
- Help amending coverage

Compare the benefits:

- Full prior acts coverage
- No exclusions for company insolvency
- Dishonesty coverage for fraudulent or malicious acts of employees
- Policy limits to \$10 million
- Defense costs in addition to liability limit
- Worldwide protection
- Many "tail" options
- Coverage for HMOs, PPOs, DSPs
- Variety of deductibles

### Loss Control Discounts:

A comprehensive loss control program can help you evaluate and reduce your E&O exposure—and save you money. Westport/ERC offers IBA West-qualified insureds a 10% premium reduction credit for the third loss-free renewal. And members can earn another 10% credit and CE credit by attending an IBA West loss prevention seminar.

### Program Administration

IBA West has partnered with Cooper & McCloskey, Inc (CMI) to provide administration services for the IBA West/Westport E&O program. CMI, located in San Francisco, CA, is an excess & surplus lines brokerage firm that specializes in the placement of insurance coverages for professional liability risks. They are prepared to work with you to design an E&O policy that is competitively priced and meets your coverage needs.

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