

3 Examples of Your E&O Exposure

- Make the simple statement to a client, "I will make sure that your claim is paid immediately", binding the insurance carrier even though the claim may be denied for any number of legal reasons.
- Instead of calling policy owner service, your client calls you to change his address. Mistakenly, you forget to forward this request to the home office. Four months later, your client files a claim only to find out that his policy has been canceled for non-payment.
- While filling out an application for coverage, your client asks if a minor medical condition warrants being mentioned. You inform the client that it should not be an issue and the client does not include the information on the application. Nine months later benefits are denied because of misrepresentation by the client on the application.

In all of these simple examples you could be held liable for client damages costing you thousands of dollars in legal fees and settlement costs.

The GASBG-sponsored E&O Plan Provides Comprehensive Protection

- **Group Discounted Rates:** Our guarantee issue programs offer outstanding coverage at great group rates. This means more coverage for lower premiums and lower deductibles.
- **Broad Coverage Provided:** Coverage includes life, accident and health, disability income activities as well as mutual funds, variable products, universal life, annuities and section 125, employee benefit plans, managed health care organizations
- **Association Membership & Rewards:** By participating in a NAPA plan you will enjoy full association membership and all of its rewards including travel discounts, motel & hotel savings, entertainment savings, and discounts towards professional products and services.

NAPA Rewards

Enrollment automatically makes you a full member of NAPA, entitling you to exclusive benefit opportunities including valuable savings and discounts on many products and services including:

- WebCE®
- Access Direct®
- Savers Club® Book
- Cognigen Networks®
- DHL® Express

Don't Forget!

As a NAPA member, you also can participate in additional insurance programs, many which offer group pricing and/or simplified underwriting, including:

- Major Medical and HSAs
- Transition Medical
- Medical Discount Programs
- Group Dental
- Group Term Life
- Homeowners/Auto

To learn more, visit our website at:
www.napa-benefits.org/gafri

NAPA also serves as your E&O Plan Administrator. If you have any questions regarding your E&O coverage, please contact a NAPA representative Monday through Thursday 8 AM - 6 PM EST, Friday 8 AM - 5 PM EST.

Underwritten by CNA Insurance - Chicago, IL



A.M. Best Rating: A

CNA is one of the largest and most highly rated insurers in the U.S.



9024 Town Center Parkway
Lakewood Ranch, FL 34202
(800) 593-7657 • FAX (800) 411-4771

Errors & Omissions INSURANCE



Our Companies include:
Central Reserve Life Insurance Company
Continental General Insurance Company
Great American® Life Insurance Company
Loyal American Life Insurance Company®
Provident American Life and Health Insurance Company
United Teacher Associates Insurance Company

Policy Year 2008

- Comprehensive Coverage
- Guarantee Issue
- \$500 Deductible - GASBG Products
- Includes NAPA Membership



Plan Highlights

- Guarantee Issue - group discounted premiums with three liability limit options
- Pay by credit card, check, monthly pre-authorized checking (PAC) deductions
- Prior acts coverage back to first date of continuous E&O coverage
- Defense costs are provided and are included within the limits of liability
- \$500 deductible on GASBG product-related claims (damages only), \$1500 deductible for non-GASBG claims (damages and defense costs)
- Coverage includes life, accident and health, disability income activities as well as mutual funds, variable products, universal life, annuities and section 125, employee benefit plans, managed health care organizations
- Provides coverage for your administrative, clerical and support personnel while they are acting on your behalf
- Provides coverage for any affiliated corporation, partnership or agency for their liability arising out of the individual insured's professional services

Plan Restrictions

- You must be actively contracted with GASBG at the time of your effective date under this policy in order to be eligible for coverage
- You must be actively contracted with GASBG at the time you submit a claim under this policy in order to be eligible for benefits
- If you are terminated from GASBG for non-disciplinary reasons 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 for one year from the termination date. The extended reporting period only applies to claims that arose from transactions solely related to products sponsored by GASBG that occurred

while you were actively insured under the policy, subject to the terms of the policy

- This is a claims made policy form
- For a complete copy of the policy, please contact NAPA at 1-800-593-7657 or go to the NAPA website at www.napa-benefits.org/gafri

Plan Options & Rates

Effective Date	\$1M Per Claim \$1M Annual		\$1M Per Claim \$2M Annual		\$2M Per Claim \$2M Annual	
	Annual	PAC	Annual	PAC	Annual	PAC
01/01/08	\$525.00	\$135.17	\$605.00	\$141.84	\$686.00	\$148.59
02/01/08	\$483.33	\$129.17	\$556.67	\$135.84	\$630.92	\$142.59
03/01/08	\$441.67	\$123.17	\$508.33	\$129.84	\$575.83	\$136.59
04/01/08	\$400.00	\$117.17	\$460.00	\$123.84	\$520.75	\$130.59
05/01/08	\$358.33	\$111.17	\$411.67	\$117.84	\$465.67	\$124.59
06/01/08	\$316.67	\$105.17	\$363.33	\$111.84	\$410.58	\$118.59
07/01/08	\$275.00	\$99.17	\$315.00	\$105.84	\$355.50	\$112.59
08/01/08	\$233.33	\$93.17	\$266.67	\$99.84	\$300.42	\$106.59
09/01/08	\$191.67	\$87.17	\$218.33	\$93.84	\$245.33	\$100.59
10/01/08	\$150.00	n/a	\$170.00	n/a	\$190.25	n/a
11/01/08	\$108.33	n/a	\$121.67	n/a	\$135.17	n/a
12/01/08	\$66.67	n/a	\$73.33	n/a	\$80.08	n/a
	Monthly PAC \$38.17		Monthly PAC \$44.84		Monthly PAC \$51.59	

*Includes \$25 administrative fee plus pro-rata \$72 annual NAPA membership dues. PAC down payment refers to our pre-authorized checking payment option. Your down payment includes one month's premium, NAPA dues, administrative fees and a \$2.50 processing fee. PAC down payments will be processed immediately; monthly deductions as shown above will begin the first of the month after enrollment effective date.

FAX Or Mail Enrollment Form To:

(800) 411-4771

9024 Town Center Parkway
Lakewood Ranch, FL 34202

Enroll Online at

www.napa-benefits.org/gafri

This brochure is not intended to be a legal interpretation of the policy provisions, but merely to present highlights of the plan provisions. For details, including the actual policy, please visit our website at www.napa-benefits.org/gafri or call NAPA.

2008

Great American Supplemental Benefits Group Enrollment Form

Please select your primary product line:

- Medicare Supplement
- Great American Life Long Term Care
- Supplemental Health Products
- Other: _____

GASBG Agent #: _____

Check here if writing # is pending

Soc. Sec.#: _____ - _____ - _____

Name: _____

Address: _____

City: _____

State/Zip: _____

Phone: _____

E-mail: _____


Plan Options

Desired Effective Date: _____ / _____ / _____

Desired Coverage Limit:

- \$1M/\$1M
- \$1M/\$2M
- \$2M/\$2M

Payment Options

- Down Payment & Monthly PAC (Enclose voided check)
- Annual Check (Enclose a check made payable to NAPA)
- Annual Credit Card 
- Down Payment & Monthly Credit Card

Card Holder Name: _____

Card #: _____

Expiration Date: _____ / _____ / _____

I understand and acknowledge that this is a claims made policy and that I am not eligible for coverage under the GAFRI program unless I am legally contracted with a subsidiary of GAFRI as of my coverage date as well as at the time I submit a claim under the policy. I also warrant that I am not aware of any fact, circumstance or actual or alleged act, error or omission which might reasonably be expected to give rise to a future claim under this policy. All premiums are earned at policy enrollment, policy is non-cancelable and non-refundable. A \$20 service fee will be charged for any non-sufficient funds transaction. Payment authorization for subsequent renewals of this policy shall be automatic and shall remain in force until revoked by written notification to NAPA from me or my payment institution.

Agent Agreement / Credit Card Signature

Date