

Professional Liability Insurance Program

Agents and Agencies contracted with Great American Crop Division

Outline of Coverage

Policy Period: January 1, 2026 to January 1, 2027

Policy Number: EOC-1064372-08

Issuing Carrier:

Zurich American Insurance Company, an Admitted carrier, rated: A+ (Superior): XV by A.M. Best

The information obtained from A.M. Best dated October 01, 2025 is not in any way CalSurance Associates' warranty or guaranty of the financial stability of the insurer in question, and that the information is current only as of the date of the publication.

Program Administrator:

CalSurance Associates
A Division of Brown & Brown Program Insurance Services, Inc.
P. O. Box 7048, Orange, CA 92863-7048
Phone: 800-745-7189 Email: info@calsurance.com
CA License #0B02587

Claims Administrator:

A Division of Brown & Brown Program Insurance Services, Inc.
P. O. Box 7048, Orange, CA 92863-7048
Phone: 800-821-0540 Email: firstreports@lancerclaims.com

Named Insured: The Agents and Agencies Licensed with Great American Insurance Group-Crop Division. Members of the Financial Sales Professional Purchasing Group

Risk Purchasing Group:

By applying for this insurance, Agents are applying for membership in the Financial Sales Professionals Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986(15 USC 3901 et seq.). There is no additional charge for membership.

Insureds (includes but is not limited to):

1. Agents, General Agents, and Agency contracted with Great American Insurance Group – Crop Division who have enrolled for coverage and have paid the appropriate premium for the coverage selected;
2. Any corporation, partnership or other business entity which engages in Professional Services which is owned by the Named Certificate Holder and then only with respect to those operations of the business entity related to the Professional Services provided by the Named Certificate Holder;
3. Any person acting on behalf of the Named Certificate Holder, who was or is either, an employee, of the Named Certificate Holder or Named Certificate Holder's business entity, a partner, officer, director, stockholder of the Named Certificate Holder's business entity provided such person is not party to a contract with any other insurance company, a licensed producing agent or independent contractor of the Named Certificate Holder's business entity, and then only with respect to Professional Services provided by the Named Certificate Holder;
4. The heirs, executors, administrators or legal representatives of the Named Certificate Holder in the event of death, incapacity or bankruptcy.

Limit Options: (No Policy Aggregate)

\$1,000,000 each Claim
\$1,000,000 aggregate; or

\$2,000,000 each Claim
\$4,000,000 aggregate

Defense Costs:

Within the limits of liability

Deductibles (applicable to Damages and Defense Costs):

Applicable to the \$1,000,000/\$1,000,000 Limit Option

Tier I: Great American products/services only
\$ 5,000 each Claim Great American products only
\$10,000 each Claim non-use of mapping technology

Tier II: Great American Crop Insurance and other products/services

\$ 5,000 each Claim Great American products only
\$10,000 each Claim all other covered products
\$10,000 each Claim non-use of mapping technology

Applicable to the \$2,000,000/\$4,000,000 Limit Option

Tier I: Great American products/services only
\$ 4,000 each Claim Great American products only
\$10,000 each Claim non-use of mapping technology

Tier II: Great American Crop Insurance and other products/services

\$ 4,000 each Claim Great American products only
\$10,000 each Claim for all other covered products
\$10,000 each Claim non-use of mapping technology

Professional Services:

Tier I: The solicitation, sale or servicing of Great American Insurance Group – Crop Division products only; or

Tier II: The solicitation, sale or servicing of Great American Insurance Group – Crop Division products and all other covered products (including crop insurance) , Fixed Life Products, Accident and Health insurance products and employee benefit plans.

Retroactive Date:

The inception date of the Named Certificate Holder's first claims made agent's professional liability policy from which date coverage has been maintained in force without interruption and for which written proof is provided to the company.

Automatic Extended Reporting Periods:

If a contract between a Named Certificate Holder and Great American Crop Division terminates during the Policy Period, coverage continues until the expiration date of the policy, or ninety (90) days after Termination of Coverage, whichever is greater. The Named Certificate Holder shall have a free ninety (90) day Automatic Extended Reporting Period after such date, to report in writing any Claim that is first made during such period and arises out of a negligent act, error, omission, or Personal Injury which occurred before such date and on or after the Retroactive Date. This automatic ERP of 90 days shall be limited to Claims solely involving Great American Crop Division Products. No coverage shall be provided in the event the Named Certificate Holder has any other applicable insurance. This Automatic Extended Reporting Period shall be included within the Optional Extended Reporting Period, if such is purchased.

Automatic Two (2) year Extended Reporting Period for termination due to Retirement, Disability, or Death:

If the Named Certificate Holder's contract is terminated due to retirement from the business of providing Professional Services, total and permanent disability, or death, the insurance under this Policy shall cease on such date. The Named Certificate Holder shall have a free two (2) year Automatic Extended Reporting Period beginning on such date to report in writing any Claim which is first made during said Extended Reporting Period and arises out of a negligent act, error, omission, or Personal Injury which occurred before such date and on or after the Retroactive Date. No coverage shall be provided in the event the Named Certificate Holder has any other applicable insurance. This Automatic Extended Reporting Period shall be included within the Optional Extended Reporting Period, if such is purchased. No coverage shall be provided if the Named Certificate Holder cancels this policy before the end of the policy period.

Optional Extended Reporting Period:

If the Named Certificate Holder's contract terminated due to retirement from the business of providing Professional Services, total and permanent disability, or death the Optional Extended Reporting Periods shown below may be purchased by submitting a written request and the applicable additional premium within sixty (60) days of the Termination of Coverage:

- a. Three (3) years after such Termination of Coverage to report in writing any Claim which is first made during said Extended Reporting Period and arises out of a negligent act, error, omission, or Personal Injury which occurred before the Termination of Coverage and on or after the Retroactive Date may be purchased for an additional premium of 200% of the Named Certificate Holder's last annual premium; or
- b. Five (5) years after such Termination of Coverage to report in writing any Claim which is first made during said Extended Reporting Period and arises out of a negligent act, error, omission, or Personal Injury which occurred before Termination of Coverage and on or after the Retroactive Date may be purchased for an additional premium of 300% of the Named Certificate Holder's last annual premium; or
- c. An unlimited amount of time to report in writing any Claim which is first made during said Extended Reporting Period and arises out of a negligent act, error, omission, or Personal Injury which occurred before the Termination of Coverage and on or after the Retroactive Date may be purchased for an additional premium of 400% of the Named Certificate Holder's last annual premium.