



PROGRAMMED INSURANCE  
BROKERS INC.

**PROGRAMMED INSURANCE BROKERS' E&O CLIENTS**

**Attention: Business Principals & Agents**

Dear Client,

**RE: EXCITING CHANGES TO OUR PROGRAM!**

We are very happy to announce exciting new changes to our existing Errors and Omissions Program for Third Party Administrators, MGA's, AGA's, PPGA's and Life & Mutual Fund Agents.

Effective November 1, 2013 we have changed our insurance provider from Echelon General Insurance to The Sovereign General Insurance Company. With this change in providers we are very pleased to advise many enhancements to our current policy. Among these enhancements are:

Full Prior Acts Coverage- There is no need for the agent to prove they had continuous E&O coverage in order for a claim to be covered. You are no longer tied to a retroactive date.

Tax Preparation is now covered under services provided at no additional cost.

Agents referring clients to other professionals will be defended by this new program if they are named as a result of the errors or omissions of a third party.

Increased limits for non-selling management and principals.

Coverage for Exempt Market Products is now available for an additional premium. Contact us for rates.

Office contents and General Liability is also available for an additional premium. Contact us for rates.

Best of all, as a result of the strength of our program, our rates remain unchanged!

For further details of our program, please contact us, we would be delighted to discuss our new and improved program.

Yours truly,

**PROGRAMMED INSURANCE BROKERS INC.**

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