

INDEPENDENT INSURANCE AGENTS & BROKERS OF SOUTH CAROLINA

Important E&O Reminders Post Hurricane Helene

In the aftermath of Hurricane Helene your IIABSC team has a few reminders regarding your Errors & Omissions (E&O) insurance policy:

Check your policy for catastrophe extra expense coverage.

The coverage is available through many E&O insurance carriers in the marketplace and provides coverage for insurance claim processing related expenses for clients affected by a catastrophic event. Coverage is of course subject to the terms, conditions, and exclusions of your E&O policy and endorsements.

Examples of how this coverage could apply:

- 1. Your agency computer system would not reboot up after the storm and you had to call in a vendor for assistance (so you could access client records to assist them in terms of reporting claims, etc.);
- 2. Your agency had to purchase cell phones or equipment to use at an alternative space, so the agency could contact/assist clients because you could not access your office;
- 3. Your agency had to rent or purchase a generator to power your office, so you could assist clients with claims, etc

Report all E&O claims or incidents that could give rise to a claim to your E&O Carrier immediately.

- 1. Admiral, 856-429-9200, admclaims@admiralins.com
- 2. Aspen American, Professionalliability.claims@aspenspecialty.com
- 3. Cap Indemnity, 800-475-4450, claims@capspecialty.com
- 4. Cap Specialty, 866-599-6098, eoclaims@capspecialty.com
- 5. Continental Casualty, 866-773-7504, SpecialtyNewLoss@cna.com
- 6. Swiss Re Capacity (fka First Specialty), 800-241-3470, Cl_specialtyclaims@swissre.com
- 7. Fireman's Fund/Allianz, 888-347-3428, CIFNOL1@ffic.com
- 8. **Greenwich**, 908-685-7650, <u>Bridgewater.RPS.Claims@rpsins.com</u>
- 9. **Liberty**, 800-677-9163
- 10. Lloyds, Please review your policy for claims contact*
- 11. QBE, 844-777-8323, Bridgewater.RPS.Claims@rpsins.com
- 12. Scottsdale, 800-423-7675, mlsreportaloss@nationwide.com
- 13. **USLI**, 888-875-5231, newlosses@usli.com
- 14. Wesco/Amtrust, 216-328-6100, Anaclaimsreporting@amstrustgroup.com
- 15. Swiss Re America (fka Westport), 800-241-3470, ClaimsNAFINPRO corporatesolutions@swissre.com

If you have any questions regarding the coverage provided, the limitations in your policy or if your E&O carrier is not listed above, please contact **Mike Radcliffe at scteameo@iiabsc.com or at 703-706-5447**.

^{*} In all cases please review the policy for claims contact information