






The GEO Advantage Errors & Omissions Plan

ISMIE Indemnity, the plan insurer, 2024 AM Best A (Excellent): X, a specialty professional lines insurer since 1976

Key Advantages

- Our policy removes the exclusion in your current coverage (for Farmers policy placements only) – [see our video](#) 
- Farmers' recognizes our policy as a replacement
- We cover all carriers without endorsement and the deductible is \$1,000 (if qualified) for all carriers 
- With unlimited defense costs on top of coverage limit
- All staff and producers are covered, regardless of their appointment status with Farmers. 
- Our policy saves agencies an average of \$500 annually (often more) and starts with your appointment date with Farmers, with no coverage gap
- We offer tail coverage options for both Farmers' and non-Farmers policies and benefits cannot be forfeited by your Farmers' contract performance
- Easily cancel your Farmer's sponsored coverage with the required Farmer's forms and instructions 
- We protect your privacy and keep your application and claims information confidential from Farmers
- Enjoy confidential benefit choices without notification to DM or company employees.
- Association membership not required to effect coverage
- Automatic transition to independent agent status upon leaving Farmers 
 - For more information, please contact:

Get a Quick Quote today!

Program Administrator- Kevin Dahlke Insurance Brokerage, Inc Call (619) 287-8613
Or email: kevin@youragencyeando.com

POLICY COMPARISON

GEO Advantage E&O Plan vs. Your Farmers Sponsored E&O Plan
 Policy Effective January 1, 2025 - January 1, 2026

Policy Terms	GEO Advantage	Your Current plan
Covers failure to provide an available Farmers coverage when the insured qualified for coverage	YES	NO
Covers all carriers — without endorsement at no additional cost	YES	NO
Covers all agency employees & producers while acting on behalf of your agency at no additional cost	YES	"Agency Producers" must be appointed by the company to meet the definition of an insured
Coverage may be continued if you become an Independent Agent without purchasing "tail coverage"	YES	NO
Provides Pre-claims attorney's fees for response to subpoena and records requests	YES	NO
Provides coverage for acting as an Expert Witness on an insurance related matter — or as a Speaker, Instructor or Teacher when continuing education credits approved by the DOI are earned by the attendee	YES	YES
Coverage while acting as a Notary Public for Non-insurance related transaction	YES	YES
Provides an option for Employment Practices Liability Insurance	YES	NO
Deductible Amount each claim and aggregate applicable to all carriers	Minimum \$1,000 (if qualified)	\$1,000 Farmers / \$5,000 all others with no limit to the number of deductibles that may apply
Offers Deductible Waiver Endorsement without ongoing premium and cannot be voided for failure to inspect a risk	YES	NO
Waives \$1,000 of your Deductible for any loss if you have no claims that resulted in payment of either damages or defense expenses within the last 5 policy periods	No time requirement with the completion of loss control survey	Waiver of \$1,000 applies only to captive carrier products and only if you have not reported a claim in the last 5 years

Policy Terms	GEO Advantage	Your Current plan
Waives up to 75% with a maximum of \$2,000 of your Deductible if your claim is settled without court mandated proceedings	YES	NO
Waives up to 50% with a maximum of \$2,000 if your claims is settled to the satisfaction of all including the company through mediation	YES	NO
Provides individual risk management evaluation and manual	YES	NO
Provides a sub limit of coverage for a Computer System Breach resulting in data loss or loss due to your client's Identity theft	YES	YES
Premium rated only for your exposures, no subsidy of other agents or companies	YES	NO
Carrier requires your approval to settle a claim	YES	NO
Does not allow Agency appointment agreement termination status to affect coverage benefits	YES	NO
Allows you to make monthly payments	YES	YES
Coverage retroactive to your reserve appointment date if continuously covered	YES	YES
Provides Carrier Insolvency Coverage for carriers rated AM Best B+ and Demotech S or better	Yes; however, requires Demotech A or better	YES
Optional Tail Coverage available for all business without regard to agency contract termination status	YES	NO

The products/plans advertised herein are not sponsored, approved, or endorsed by, or otherwise affiliated with, Farmers Group, Inc.

This document is a summary of the coverage provided. All statements contained herein are subject to all the Terms, Conditions and Exclusions of the actual policy. Kevin Dahlke Insurance Brokerage, Inc.- licensing information available at <http://www.groupeando.com> 10/24/2024