

The GEO Advantage Errors & Omissions Plan

ISMIE Indemnity Company, the plan insurer. AM Best A- (Excellent), stable outlook. A specialty professional lines insurer since 1976.

Key Advantages

- Our policy has no Category One condition. A missed Farmers coverage is handled like any other error. See our video for more information.
- Accepted as replacement coverage by the administrator of the Farmers' agents-sponsored group E&O plan since 2009 and for agency contract revisions since 2014.
- We cover all carriers without endorsement, and the deductible is \$1,000 for all carriers
- Defense costs are in addition to the policy 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). Coverage reaches back to your Farmers appointment date if you have been continuously insured.
- One tail covers all of your business, Farmers and non-Farmers. Your right to buy it does not depend on how your Farmers appointment ended.
- Easily cancel your coverage under the Farmers agents sponsored group E&O plan with the required Farmers forms and instructions
- We protect your privacy and keep your application and claims information confidential from Farmers
- Enjoy confidential benefit choices without notification to your DM or company employees
- UFAA membership is not required
- Coverage can continue if you leave Farmers and become independent, with no tail purchase

For more information, please contact:

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

Policy Comparison

GEO Advantage E&O Plan vs. the Farmers Agents Sponsored Group E&O Plan

Policy Effective January 1, 2027 to January 1, 2028

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 and producers while acting on behalf of your agency at no additional cost	YES	Covers employees, exclusive independent contractors and Agency Producers appointed under a Farmers Employee Appointment Agreement. Other contractors are not insureds.

Policy Terms	GEO Advantage	Your Current Plan
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	Expert witness only
Coverage while acting as a Notary Public for a non-insurance related transaction	YES	Covered only if insurance related
Provides an option for Employment Practices Liability Insurance	YES	NO
Deductible amount each claim and aggregate applicable to all carriers	\$1,000 for all carriers	\$1,000 Farmers / \$5,000 all others with no limit to the number of deductibles that may apply
Deductible waiver	NO. The deductible applies only when damages are paid. Credits can reduce it from \$1,000 to \$250.	YES. Free on Farmers products after 5 claim-free years, or \$300 a year for all claims up to \$10,000 in total.
Reduces your deductible by 75% if your claim is resolved without litigation, arbitration or mediation	YES	NO
Reduces your deductible by 50% if your claim is resolved through mediation	YES	NO
Provides a sublimit 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+ or Demotech S or better	Yes, for carriers rated AM Best B+ or Demotech A or better	YES
Optional tail coverage available for all business without regard to agency contract termination status	YES	NO
Covers punitive damages where state law allows	YES	NO

Policy Terms	GEO Advantage	Your Current Plan
Coverage disputes can be taken to court	YES	NO. Binding arbitration in Los Angeles.

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