



Field  
Update



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## **Proof of Errors & Omissions coverage required**

To safeguard our agents, Aviva requires all agents to provide proof of Errors & Omissions coverage (E&O), of at least \$1,000,000 per incident, to become appointed with the company. Proof of E&O coverage is available from the E&O carrier and/or the broker who sold the E&O policy. Examples of what constitutes proof of coverage are:

- A copy of the declaration page or policy endorsement showing that the agent (by name) has current coverage.
- A copy of the Certificate of Coverage listing the agent (by name).
- A letter from the E&O carrier indicating the agent (by name) has current coverage.
- A policy excerpt from the E&O carrier indicating the agent (by name) has current coverage (also known as an 'analysis of terms necessary').
- If E&O is purchased from CalSurance, a copy of the E&O application and proof of payment for the coverage applied for. Once the coverage is active, a copy of the declaration page must be forwarded to Aviva.
- If E&O is purchased from a carrier other than CalSurance, a copy of the application and proof of payment may be acceptable: these instances will be reviewed on a case-by-case basis.
- If an agent, as an employee of an agency or a bank (for example) is covered under the agency's or bank's master policy, proof of coverage in the form of a copy of the master policy excerpt describing the class covered and proof the agent is part of said class is required, along with a letter from the principal of the agency or the bank, attesting to the fact that the agent, as an employee, is covered under the master policy.

Please contact Agency Services with any questions.