

ERRORS & OMISSIONS INSURANCE PROGRAM

Dear Representative,

RITTER INSURANCE MARKETING is offering ERRORS & OMISSIONS insurance protection to our associates on the business they place through RITTER INSURANCE MARKETING.

KEY POINTS TO REMEMBER

- \$1,000,000 Sub-Broker Aggregate Limit
- \$2,500 Deductible – Damages only
- Attorney fees for defense provided with no deductible.
- \$65.00 Annual Premium
- No individual underwriting.
- This endorsement only provides protection to the producer for business placed through RITTER INSURANCE MARKETING.

If you would like coverage, please *sign* the enclosed letter and return.

Payment can be made via check for \$65.00 made *payable to Ritter Insurance Marketing* or by *credit card using your Visa or Mastercard by completing the credit card form.*

Fax to:

1-866-900-0916

OR

Mail to:

**RITTER INSURANCE MARKETING
4800 Linglestown Rd., Suite 300
HARRISBURG, PA 17112**

This document is not an insurance contract. The terms and conditions of the Sub-Broker coverage will be controlling.

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You are now specifically named as an additional insured under Ritter Insurance Marketing, Errors and Omissions insurance Sub-Broker coverage with American Automobile Insurance Company, a subsidiary of Fireman's Fund Insurance Companies (hereinafter referred to as AAIC). The policy will provide coverage from 01/01/2012 to 12/31/2012.

The protection limits you share are:

- \$2,500 DEDUCTIBLE
- \$1,000,000 for each claim
- \$1,000,000 in the aggregate

This insurance ONLY COVERS TRANSACTIONS WITH THOSE COMPANIES WHICH Ritter Insurance Marketing REPRESENTS AND on BUSINESS PLACED THROUGH RITTER INSURANCE MARKETING.

AAIC will defend and settle any claims. You are required to advise us immediately upon first knowledge of a situation which might give rise to a claim or dispute. You are asked to cooperate fully with the insurance company.

There is no cost to you for claim investigation or defense, but you will be expected to reimburse AAIC for all settlements under \$2,500 and reimburse AAIC \$2,500 on all larger settlements. You are not to advertise or in any way let your clients know that you are insured for errors and omissions.

We are happy to provide this important protection for you at a reasonable cost and hope it will expand your business with our agency. Please sign and return one copy of this letter indicating that you understand these provisions.

Sincerely,
Ritter Insurance Marketing

I understand the information contained in this letter. After receipt of payment by Ritter Insurance Marketing coverage will not be effective until Ritter Insurance Marketing receives written confirmation from the insurance carrier.

Date: _____

Producer Signature: _____

Producer Print Name: _____

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