

## **Errors and Omissions Insurance**

Your General Agent or Producer Agreement with Foresters contractually requires that you have and maintain a minimum of in force E&O coverage of \$1 million for each claim and \$1 million claims aggregate for each policy period. If you already have existing E&O coverage please ensure that it meets these minimums. Failure to have and maintain this coverage will result in the termination of your contract and appointment with Foresters.

Foresters is pleased to offer a sponsored Errors & Omissions Program which is available exclusively to all producers and managers contracted with Foresters! The insurance carrier is American Guarantee & Liability Company (a member of the Zurich North America Insurance Group). The current plan is effective February 1, 2008 to February 1, 2009.

All administration aspects of enrollment processing, premium payments as well as coverage questions, issues and claims are handled by one point of contact – the program administrator -- Aon's Affinity Insurance Services Inc., located in Hatboro, Pennsylvania.

Enrolment can be done on-line electronically or by paper through Affinity's website. The rates are very competitive and the program offers an option for a higher limit of liability.

### **You have a choice of three payment options:**

- 1. Payment in full by check**
- 2. Payment in full by credit card (Visa / MasterCard / Discover Only)**
- 3. Payment by Pre-authorized Checking (PAC) Account Deduction**

- The down payment amount shown below is required to be paid by check and remitted with the AON PAC authorization form, fully completed. The down payment is 1st three month's premium plus administration fees. The completion of the credit card secure section on the authorization form is required. Failure to fully complete the PAC authorization form and remit with the down payment listed below will result in the return of your enrollment material by AON and may affect your prior acts coverage. The quarterly installment deductions will occur on:  
May 1, 2008, August 1, 2008 & November 1, 2008.

**Option A: \$1 million per claim / \$1 million aggregate / \$1,000 deductible**

**Option B: \$2 million per claim / \$2 million aggregate / \$1,000 deductible**

**Effective  
Date of  
Coverage:**

**Option A**

**Option B**

	Annual Premium *	PAC Down Payment *	Quarterl y Draft	Annual Premium *	PAC Down Payment *	Quarterl y Draft
February 2008	\$472.00	\$145.00	\$109.00	\$535.00	\$160.00	\$125.00
March 2008	\$436.00	\$145.00	\$97.00	\$493.00	\$160.00	\$111.00
April 2008	\$399.00	\$145.00	\$84.67	\$452.00	\$160.00	\$97.33
<b>May 2008**</b>	\$363.00	\$145.00	\$109.00	\$410.00	\$160.00	\$125.00
June 2008	\$326.00	\$145.00	\$90.50	\$368.00	\$160.00	\$104.00
July 2008	\$290.00	\$145.00	\$72.50	\$327.00	\$160.00	\$83.50
<b>August 2008**</b>	\$254.00	\$145.00	\$109.00	\$285.00	\$160.00	\$125.00
September 2008	\$217.00	\$145.00	\$72.00	\$243.00	\$160.00	\$83.00
October 2008	\$181.00	\$145.00	\$36.00	\$202.00	\$160.00	\$42.00
<b>Novembe r 2008**</b>	\$145.00	N/A	N/A	\$160.00	N/A	N/A
December 2008	\$108.00	N/A	N/A	\$118.00	N/A	N/A
January	\$71.00	N/A	N/A	\$77.00	N/A	N/A

**\* Premiums include a \$35 Administrative Fee**

**\*\* Policy Period Draft Months**

**Effective February 1, 2008, AON is no longer offering monthly payments but is offering quarterly payments by pre-authorized check (PAC) as outlined above.**

This policy provides coverage for the sale, solicitation or servicing or both Foresters and non-Foresters life, accident & health insurance, annuities, variable life, variable annuities, mutual funds registered with the SEC and segregated funds.