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## ***Registered Investment Advisors Professional Liability Insurance Facts***

Fox Point's Registered Investment Advisors Professional Liability Insurance (also referred to as Errors and Omissions) product provides coverage for actual or alleged acts, errors, or omissions arising out of professional services rendered for others.

### **PREFERRED RISK CHARACTERISTICS**

- Generate up to \$500,000 in revenues annually
- Has been in business a minimum of two years
- Has been claims-free for three years
- Has less than \$50 million in funds under management
- Is not involved with:
  - General/Limited Partnerships
  - Privately Placed REITS
  - Oil/Gas Ventures
  - Foreign Securities
  - Unregistered Securities
  - Penny Stocks

### **POLICY FEATURES**

- Limits up to \$2 million per claim, \$5 million in the aggregate
- Multiple deductible options available
- Minimum premiums as low as \$1,421 (\$500,000/\$500,000 limit)
- Duty to defend policy provision
- Coverage underwritten by carriers rated "A" (Excellent) or better by A. M. Best for their financial stability, underwriting integrity, and claims-paying ability

### **ANCILLARY BENEFIT—IDENTITY THEFT PROTECTION**

- Provides reimbursement for expenses related to the recovery of the insured's identity, including defense costs for certain civil suits and re-filing of loans.
- Covers wages lost if time off work is related to an insured stolen identity event.
- Provides access to trained specialists who can assist in all identity restoration efforts
- Reimbursement for expenses and lost wages up to \$25,000
- Insurance provided at ***no additional cost*** to the policyholder.

### ***Interested in learning more?***

Contact one of our knowledgeable underwriters toll-free at 1-800-499-7242. You can also check our web site at [www.foxpointria.com](http://www.foxpointria.com) to view the latest product updates.

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