

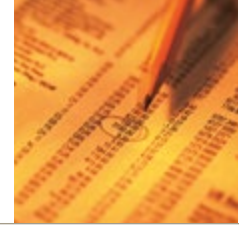


PENN NATIONAL
INSURANCE

Feel Secure®

Agent's Umbrella Program

Key Features



- ✓ Commercial Umbrella coverage built to automatically include Agents/Brokers E&O
- ✓ Marketed exclusively through producer associations
- ✓ Designed to accept agents and brokers with a broad range of producer activities
- ✓ Competitive pricing
- ✓ Up to \$20,000,000 limits available
- ✓ Coverage for Agents/Brokers built to follow form over standard primary E&O policy coverages
- ✓ Minimum primary coverage required GL/BOP and Agents/Brokers E&O

Coverage can include:

- ✓ Excess Employers Liability in all states other than New York
- ✓ Excess Employee Benefits Liability
- ✓ Mutual Fund or Variable Annuities coverage

Options to include:

- ✓ Up to \$5,000,000 Personal Umbrella limits for entity principals (except in Texas & Wisconsin)
- ✓ Up to \$2,000,000 excess EPLI limits



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