

# DO YOU NEED Human Resources Consulting and Benefits Specialist Coverage?

If your agency does human resources consulting for your customers on employment practices, ERISA, COBRA benefits, personnel recordkeeping and other human resources risk management or acts as a benefits specialist, Human Resources Consulting and Benefits Specialist Coverage adds important coverage to your Agents' Errors and Omissions Policy:

We KNOW  
for Insurance Agents

**E&O**

- **Covers analysis, recommendations, training, advice, guidance or counseling on human resources topics**
- **Limits are the same as your E & O policy**
- **Premium is 5% of the final E & O premium subject to a \$750 minimum premium**

## Get the protection you need.

To get a quote for Human Resources Consulting and Benefits Specialist Coverage, contact your Utica National Errors & Omissions agency representative or visit [www.uticanational.com/eo](http://www.uticanational.com/eo) for agent contact information.

**Agents' Errors and Omissions from the Utica National companies  
is here for YOU to help you get what you need!**

This flyer represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. Coverage availability, terms and conditions are dictated by the policy and may vary by state. For questions on coverages, contact your independent agent.