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SPECIAL FEATURE

Spring Clean Your Agency by Reviewing Disclaimers

Disclaimers may not keep an E&O claim from being made against the agency, but they can aid in the defense of E&O claims. They help reinforce customer communications and provide clear guidance of what is expected of the customer and the agency. They are an excellent way to manage customer expectations.

As part of your risk management program, every agency should utilize appropriate disclaimer language on the following: voicemail, email, fax cover, agency websites, proposals, and social media outlets. It is especially important to include that coverage cannot be bound nor changed without speaking directly to a licensed agent. Disclaimers are a simple measure to implement that can help show a pattern of consistent practice that will aid in the defense of an E&O claim.



Big "I" members may access [sample disclaimer language](#) from the Big "I" Professional Liability risk management web site, [EO Happens](#).

Not yet part of our national E&O program? Contact your [dedicated state program manager](#) today to learn more and receive a proposal.