



# Ohio National Sponsored Errors and Omissions Program

As a valued agent of Ohio National, you are eligible to take advantage of an exclusive Sponsored Errors and Omissions Program negotiated specifically to help you easily obtain the E&O coverage you need.

Plan details, including competitive rates and an enrollment form, are included in this brochure.

**The Ohio National Life Insurance Company**  
**Ohio National Life Assurance Corporation**

Program Administered by Mercer Health and Benefits LLC  
AR Insurance License #100102691 | CA Insurance License #0G39709  
In CA d/b/a Mercer Health & Benefits Insurance Services LLC  
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**Ohio National**  
**Financial Services®**

Form 1560 Rev. 1-17

## Plan Highlights\*

**Policy Period**—April 1, 2017–April 1, 2018

### Policyholder

Ohio National Life Insurance Company

### Insureds

- Agents
- General Agents
- Registered Representatives of ONESCO who have paid the respective premium and whose names are on file with the insurer.

### Coverage

- Acts, errors or omissions arising out of the rendering or failure to render Professional Services
- Personal Injury
- Failure to supervise, manage or train (applies to General Agents of an Agent and registered principals of a Registered Representative)

### Prior Acts Date Coverage

- Date of first continuous claims-made E&O coverage for Life Agents and General Agents
- Date of ONESCO contract for Registered Representatives; optional Prior Acts extension coverage may be purchased.

### Defense Costs

Outside the Limits of Liability (for the first \$2 million)

\*Plan highlights are subject to policy terms and conditions.

## Professional Services

### Life Agent (All Companies)

- Life Insurance
- Employee Benefits Plans
- Fixed Annuities
- Accident & Health Insurance
- Disability Income Insurance
- Pension/Profit Sharing Plans
- Providing advice, consultation and administration of above products, whether or not a fee is charged

Also includes:

- Financial Planner Activities (in conjunction with sale of any of the above-listed products)
- Notary Public

### Life Agent Plus Mutual Funds & Variable Products (Available to ONESCO Representatives Only — Additional Premium Applies)

All of the above plus:

- Mutual Funds
- Variable Annuities
- Variable Life Insurance

### Life Agent Plus Financial Products (Available to ONESCO Representatives Only — Additional Premium Applies)

All of the above plus: Other securities offered through ONESCO, including, but not limited to:

- Stocks
- Bonds
- Unit Investments Trusts
- Limited Partnerships
- Real Estate Investments Trusts

## Extra Plan Benefits

**Credit Card Payment**

**No Processing Fees**

**Online Enrollment**

**NEW!** Privacy Protection Endorsement and Wire Transfer

Claim Endorsement

Visit [proliability.com/ohionational](http://proliability.com/ohionational)



### Cost of Corrections Coverage

Subject to the policy's terms and conditions, you can receive coverage for mechanical, computer or human errors in processing transactions.

### Expanded Tail Coverage

You may be eligible for a full year of tail coverage after termination of your contract with Ohio National. Additionally, you may be eligible to purchase optional, unlimited tail coverage within 90 days of your contract termination date. This applies to wrongful acts committed after your prior acts date and prior to your termination with Ohio National.

### Outside RIA Coverage (Available to ONESCO Representatives Only)

Subject to underlying coverage requirements, coverage will be provided for Outside Registered Investment Advisor Claims.

### Limits of Liability

\$1,000,000 Each **Claim** (Life Agent Only)  
\$1,000,000 In the Aggregate (Life Agent Only)

If you are an ONESCO representative, you must carry coverage through Mercer Consumer, a service of Mercer Health & Benefits Administration LLC, and your options are either \$2 million or \$5 million in coverage.

\$2,000,000 Each **Claim**  
\$2,000,000 In the Aggregate

\$5,000,000 Each **Claim**  
\$5,000,000 In the Aggregate

### Deductible

**\$500** (Each claim) For products of Ohio National and those sold through ONESCO

**\$1,500** (Each claim) For claims involving all other covered products and services

## Policy Exclusions\*

- Any wrongful act that has been submitted under any prior policy
- Claims based on any act, error or omission for which the Insured had prior knowledge
- Claims by any spouse, child or any individual with whom the Insured has been involved in a live-in arrangement at the time of the loss
- Claims by an enterprise the Insured controls
- Damages allegedly sustained by anyone who is not a client of an Insured
- Claims from any governmental or self-regulatory organizations
- Dishonest, fraudulent, criminal or intentional acts
- Bodily injury, damage or destruction of property
- Contractual liability
- Professional services performed by the Insured as an actuary, accountant, attorney, property or casualty agent, real estate agent or third-party administrator
- Claims based on the Insured's inability or refusal to pay or collect premium, claim or tax monies
- Claims based on tax advice provided by the Insured unless Insured advises the client to seek the advice of a tax professional
- Claims based on commingling or use of client funds
- Claims based on profit gained by an Insured to which the Insured was not legally entitled
- Insolvency of any organization in which funds have been placed or coverage obtained
- Promises or guarantees as to the future value of an investment
- Claims based on disputes over fees, commissions or charges
- Claims arising out of employees' benefits plans sponsored by an Insured as an employer
- Claims arising out of the Insured's status as a Named Fiduciary
- Placement of coverage with Multiple Employer Welfare Arrangements
- Claims involving exercise of discretionary authority except when the Insured is exercising discretionary authority as a Registered Investment Advisor with respect to mutual funds, variable annuities or variable life products
- Claims based on the design or implementation of any employee benefits plan
- Claims based on price fixing, price discrimination, restraint of trade, antitrust or unfair trade
- Unauthorized use of confidential information
- Claims based on unlicensed activities
- Viatical settlements, ETS pay phones, structured settlements, promissory notes, life settlements or reverse mortgages
- Claims based on Insider Trading or the use of nonpublic information
- Claims based on the Insured Broker/Dealer acting as a successor to another entity

\*Other exclusions may apply.



Agents with expiring coverage must enroll within 30 days of expiration. Newly contracted agents must enroll within 45 days of contract date.

1. Complete Your Personal Information (please print)

7801001

First Name, Last Name, Agent # (required), Email Address, Address, City, State, ZIP, Daytime Phone, Fax

2. Select Coverage

A. Effective Date of Coverage: (mm/dd/yyyy)

B. Professional Services (check one):

- Life Agent Only, Life Agent Plus Mutual Funds & Variable Products\*, Life Agent Plus Financial Products\*, Prior Acts Extension for Registered Representatives

C. Limits of Liability (check one):

- \$1,000,000 Per Claim/\$1,000,000 Annual Aggregate, \$2,000,000 Per Claim/\$2,000,000 Annual Aggregate, \$5,000,000 Per Claim/\$5,000,000 Annual Aggregate, ONESCO Registered Representatives—the \$1,000,000/\$1,000,000 limit is not an option

D. Premium Due (from table attached) \$

\*Available to ONESCO Representatives Only

3. Sign and Date

I understand and agree to the following: I must be a currently contracted agent with Ohio National or its subsidiaries to be eligible for this program. Otherwise, I will not be considered an insured under this policy, no claims made against me will be covered, and any premiums paid by me will be returned.

This is a claims-made and reported policy. I have no knowledge of any pending claim or incident that could give rise to a claim under the proposed policy, and if any such claim exists, or knowledge or information exists and any claim or action arises therefrom, it is excluded from coverage for which this renewal form applies.

X Signature

X Date

\*This program is underwritten by Continental Casualty Company (one of the CNA companies).

4. Return Enrollment Form and Provide Payment

- To pay by check, return this Enrollment Form and include a check payable to Mercer Consumer for the premium amount above. If you prefer to pay by credit card or bank draft, complete the enclosed Authorization Agreement and return it with the Enrollment Form.

Fax your information to 515-243-2331, or mail your Enrollment Form and Credit Card/Bank Draft Authorization to: P.O. Box 8146, Des Moines, IA 50306-8146 Questions? Contact Mercer Consumer at 1-800-627-5538.



\*Mercer Consumer is a registered trade name of Mercer Health & Benefits Administration LLC



**1. Complete Your Personal Information (please print)**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Agent # (required) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

**2. To Pay with Debit/Credit Card**

Select Your Payment Frequency:

Pay Quarterly (payments due beginning at time of enrollment July 1, October 1 and January 1)

Pay Annually

Total Amount Authorized \$ \_\_\_\_\_

\_\_\_\_ If you choose to pay by debit/credit card, please visit [www.mercersecureservice.com/4031](http://www.mercersecureservice.com/4031) to enter your debit/credit card information and upload this form.\* *Submission of your debit/credit card information to Mercer does not constitute receipt of payment or approval or binding of coverage by the insurer. Any coverage is subject to the terms and conditions of the insurance policy issued by the insurer.\**

\_\_\_\_ If you choose to update your debit/credit card on file only, please visit [www.mercersecureservice.com/4031](http://www.mercersecureservice.com/4031) to enter your debit/credit card information and upload this form.\*\*

\*This program underwritten by Continental Casualty Company (one of the CNA companies).

\*\* Please do not attempt to email or fax your debit/credit card information as these methods are less secure and will not be accepted.

**3. To Pay with Checking Account**

Select Your Payment Frequency:

Pay Quarterly (payments due beginning at time of enrollment July 1, October 1 and January 1)

Pay Annually

Total Amount Authorized \$ \_\_\_\_\_

\_\_\_\_ If you choose to pay directly from your checking account, please mail the Enrollment Form to the address below and include a voided check.

**Regular Address:**

Mercer Consumer  
PO Box 8146  
Urbandale, IA 50306

**Overnight Address:**

Mercer Consumer  
12421 Meredith Drive  
Des Moines, IA 50398

## CNA/Ohio National Agents E&O 2017–2018 Policy Year Rates\*

Limit		1M/1M	2M/2M	5M/5M
<b>April 2017</b>	Life Agent Only	\$711	\$826	\$970
	Life Agent Plus Mutual Funds & Variable Products	N/A	\$1,438	\$1,727
	Life Agent Plus Financial Products	N/A	\$1,975	\$2,432
<b>May 2017</b>	Life Agent Only	652	757	889
	Life Agent Plus Mutual Funds & Variable Products	N/A	1318	1583
	Life Agent Plus Financial Products	N/A	1811	2229
<b>June 2017</b>	Life Agent Only	593	688	808
	Life Agent Plus Mutual Funds & Variable Products	N/A	1198	1439
	Life Agent Plus Financial Products	N/A	1646	2027
<b>July 2017</b>	Life Agent Only	533	620	728
	Life Agent Plus Mutual Funds & Variable Products	N/A	1079	1295
	Life Agent Plus Financial Products	N/A	1481	1824
<b>August 2017</b>	Life Agent Only	474	551	647
	Life Agent Plus Mutual Funds & Variable Products	N/A	959	1151
	Life Agent Plus Financial Products	N/A	1317	1621
<b>September 2017</b>	Life Agent Only	415	482	566
	Life Agent Plus Mutual Funds & Variable Products	N/A	839	1007
	Life Agent Plus Financial Products	N/A	1152	1419
<b>October 2017</b>	Life Agent Only	356	413	485
	Life Agent Plus Mutual Funds & Variable Products	N/A	719	864
	Life Agent Plus Financial Products	N/A	988	1216
<b>November 2017</b>	Life Agent Only	296	344	404
	Life Agent Plus Mutual Funds & Variable Products	N/A	599	720
	Life Agent Plus Financial Products	N/A	823	1013
<b>December 2017</b>	Life Agent Only	237	275	323
	Life Agent Plus Mutual Funds & Variable Products	N/A	479	576
	Life Agent Plus Financial Products	N/A	658	811
<b>January 2018</b>	Life Agent Only	178	207	243
	Life Agent Plus Mutual Funds & Variable Products	N/A	360	432
	Life Agent Plus Financial Products	N/A	494	608
<b>February 2018</b>	Life Agent Only	119	138	162
	Life Agent Plus Mutual Funds & Variable Products	N/A	240	288
	Life Agent Plus Financial Products	N/A	329	405
<b>March 2018</b>	Life Agent Only	59	69	81
	Life Agent Plus Mutual Funds & Variable Products	N/A	120	144
	Life Agent Plus Financial Products	N/A	165	203

\*Rate month is based on the month agent joins the plan.

One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. "CNA" is a service mark registered by CNA Financial Corporation with the United States Patent and Trademark Office. Certain CNA Financial Corporation subsidiaries use the "CNA" service mark in connection with insurance underwriting and claims activities. Copyright © 2016 CNA. All rights reserved.

### Optional Prior Acts Extension for Registered Representatives

Contract Type	2M/2M	5M/5M
Life Agent Plus Mutual Funds & Variable Products	\$470	\$564
Life Agent Plus Financial Products	\$645	\$795