
How to Apply for E&O Insurance in NextInsurance

E&O insurance, or Errors and Omissions insurance, is a type of professional liability insurance that protects life and health insurance producers (agents and brokers) from financial losses due to claims of negligence, errors, or omissions in their professional services. It helps cover legal defense costs, settlements, and judgments arising from these claims, safeguarding the producer's assets and reputation.

STEP 1: Click [HERE](#) to go to the NextInsurance Website

STEP 2: Complete the Application on their Website

1. Select Offices and Professionals > Select your State.
2. Search your profession: Insurance Agent.
3. Enter your Email Address.
4. Enter your First and Last Name on the DBA Field.
5. Enter your Home Address to the Primary Location Address Field.
6. Re-Enter your Name and Phone Number on the next page.
7. When would you like your coverage to start? Today.
8. How many employees do you have? Answer "0"
9. Do you currently have an active Errors & Omissions (Professional Liability) insurance policy? Answer is No.
10. What is your estimated revenue for this business over the next 12 months? Answer is \$50,000
11. Select all areas of practice that apply to your business or subcontractors: Life and Health
12. What type of Errors & Omissions (E&O) policy do you need? Select Individual Agent
13. Has your business, or any of its officers, owners, or partners: Answer is No.
14. Have there been any insurance claims filed by or against your business in the past three years? Answer is No.
15. Review Policy Assumptions then click on Continue
16. Select the Premiere Package and Continue with the Purchase.

STEP 3: Upload Your E&O Insurance on the Optaris Website - Onboarding Page
Click [HERE](#) to go to the Page.