

National Association of Enrolled Agents members, protect your practice with E&O coverage.



Errors & Omissions (E&O) insurance is essential for protecting your firm from claims arising from professional services provided as an enrolled agent. Use this checklist to review your coverage and reduce risk.

Coverage Questions to Ask

- Are your professional services fully covered?
- Are there optional additional coverages available?
- Are there any exclusions that could limit coverage?

Tip: Confirm how your policy defines “professional services.” This determines what is covered and what is not.

Retroactive Coverage

- Does the policy cover past claims?
- What’s the retroactive date?
- Is prior work covered under a broad definition?

Tip: When changing carriers, check the retroactive date to ensure past work remains covered.

Coverage Limits

- Do your limits align with your exposure?
- Do client contracts require specific limits?
- Should you increase limits for high-risk engagements?

Tip: Match your policy limits to contract requirements to avoid coverage gaps.

Carrier & Broker Experience

- How long have they been in business?
- What is their financial rating (AM Best, etc.)?
- Are they experienced with E&O for enrolled agents?
- Is the enrollment and communication process easy?

Tip: Work with a knowledgeable broker to navigate coverage nuances and risk management.

Ways to protect your practice

Proactive Risk Management

ENGAGEMENT LETTERS

- Define scope and expectations
- Include option for disengagement

DOCUMENTATION

- Keep records clear, timely and secure

SECURITY

- Protect client data with robust procedures
- Use third-party IT assessments
- Understand cyber liability coverage requirements

Tip: Proactive risk management builds client trust and helps prevent claims.

Next Steps

- Review your current E&O policy today
- Consider coverage gaps, retroactive dates and liability limits
- Ensure your policy aligns with your operations and contracts
- Reach out to discuss how we can help protect your practice

Tip: When changing carriers, check the retroactive date to ensure past work remains covered.

CONTACT

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