



DSA ENDORSED Since 2005

LIABILITY PROGRAM FACTS

PRO Insurance Managers is the **Direct Selling Association's** exclusive broker. The DSA has endorsed our programs since 2005 over all others for the superior coverage and service that they provide, as well as for the stature of our insurance company partners including **Nationwide Insurance Co.** In addition to the DSA, over 65 members including **Mary Kay, AdvoCare, Beachbody, Arbonne, Thirty One Gifts, Pampered Chef, Scentsy** have also vetted our programs before endorsing them. In the U.S. 20,000,000+ are involved in direct selling.

Thousands of distributors have independently chosen to enroll in the programs offered due to their competitive pricing and broad coverage. **PRO** offers multiple customized programs to ensure that you find the best coverage and fit for your business. Choose the best fitting coverage for your business from the following:

- Direct Seller Liability insurance coverage
- Business Inventory insurance coverage
- Home Based Business coverage - single policy including liability and inventory
- Commercial Package coverage – small business single policy including liability and inventory
- Event coverage – offered as single event or annual coverage

Liability is vital protection for both new and seasoned sellers as homeowner's coverage excludes business activities. A client who slips and falls could mean thousands of dollars in medical bills and what if they sued you over those injuries? Liability pays their medical, pays to legally defend you and more, even when it wasn't your fault.

Direct Seller Liability	PRO Insurance	Others	
Insurance Company(s)	Nationwide Insurance & Essex Insurance A.M. Best Rated (Both) - A+ Superior XV \$2 billion+ in assets	Non-Admitted Surplus Lines Company	Not licensed by or under the supervision of state insurance departments. If found insolvent, a claim under the policy would not be covered by the state Guarantee Fund and you'd have to pay all associated costs and legal fees personally
Claims Protection	YES	NO	
Liability Options	\$1,000,000, or \$2,000,000, or \$3,000,000	\$2,000,000	PRO offers more choices!
2 Year Option	YES & with discounts	NO	
Aggregate/Maximum	\$5,000,000	\$2,000,000	PRO offers vastly higher protection!
Who Is Insured	Insured & Spouse	Insured	
Inventory & Business Property (optional)	\$5,000 to \$100,000	\$3,000	
Event Certificates	YES - Event or Annual	YES	
Coverage Eligibility	YES - All DS Models	NO	Some exclude many direct selling types
Service, Support	YES - Online & Live	NO personal Online <u>Only</u>	Yikes! One site doesn't even have a phone # or contact page for questions or help. Spokesperson says to "do it yourself"
Waiver of Subrogation, Primary Coverage	YES	NO	
Can Change DS Company Affiliation	YES – we just change the name	NO	
Deductible	\$0	\$50	
Renewable after a Claim	YES	NO	Wow!
Property Damages	\$300,000	\$100,000	
Must pay Association fee to obtain coverage	NO	YES	