

Life Insurance Agents Professional Liability

10 REASONS TO BUY ROCKWOOD GUARDIAN

1 *Competitive Policy Form For Agents with \$1,000,000 or less in commission income*

You get big agency benefits without the big price. It's a great buy for the agent or agency who has smaller commission income, but still has the exposures which could put you out of business.

2 *On-line Submission Process*

Complete the entire application on the Internet and receive a Premium Quotation immediately. You can even Bind Coverage on-line.

3 *Critical Risk Management Tools*

Loss prevention to assist you with expert support to help avoid litigation. Valuable loss control tools specifically designed for insurance agents.

4 *Covers Key Liability Exposures*

- Covers actual or alleged act, error or omission in the performance of or failure to render professional services as a life agent
- Insolvency of carrier coverage (on carriers rated A- or higher by A.M. Best Company)

5 *Entity Coverage*

Expands the definition of "Named Insured" to include the insurance organization or entity on whose behalf the insured agent is acting. Available via endorsement. Certain restrictions apply.

6 *Financial Strength of Our Underwriting Carriers*

All of Rockwood's Life Agents E&O Carriers are rated A- or better by A.M. Best Company

7 *Staff of Professionals In Restricted Market*

The availability of this product has become restricted with many carriers declining to accept new submissions or in some cases getting out of the market. Rockwood Programs offers you a trained unit of underwriting specialists specifically designated to support the life agent professional liability initiative.

8 *Premier Claims Response*

Rockwood's carriers provide expert legal counsel and claims management specialists dedicated exclusively to life agent's claims

9 *Limits of Liability & Deductible Features*

Liability limits from \$250,000/\$250,000 up to \$1,000,000/\$2,000,000 with minimum deductible as low as \$2,500

10 *Tailor Your Sales Needs*

Rockwood's underwriting staff is ready to help you bind coverage that protects your unique exposures.

Program Manager: Darryl McCallin

Direct line: 302-765-6018 • Toll Free: 877-242-2487 • Fax 302-762-4200
darryl.mccallin@rockwoodinsurance.com

Lead Underwriter: Al Holden

Direct Line: 302-765-6010 • Toll Free: 877-242-2487 • Fax: 302-762-4200
albert.holden@rockwoodinsurance.com

Underwriter: Tom Foulds

Direct Line: 302-765-6029 • Toll Free: 877-242-2487 • Fax: 302-762-4200
tom.foulds@rockwoodinsurance.com



4001 Miller Road
Wilmington, DE 19802-1999