

Life Insurance Agents Professional Liability **PREFERRED RISK CHARACTERISTICS**

- Retail agency selling life and accident & health insurance. Coverage available for incidental financial product activity and Property & Casualty placements (certain restrictions apply). We cannot insure General Agents under this program.
- Commission income of \$1,000,000 or less. Please contact us to accommodate higher commission income.
- Limited claims history

If your operation fits the criteria, please complete the application and materials listed below. If not, do not complete the materials, but contact us toll-free at 877-242-2487 to accommodate higher commission incomes or other operations.

- Application
- Supplemental Application
- Resume Form

POLICY FEATURES

Company Rating.....	Rated A- (Superior) by the A.M. Best Company
Limits of Liability	Multiple Limit options ranging from \$250,000/\$250,000 up to \$1,000,000/\$2,000,000
Minimum Deductible	\$2,500
Prior Acts.....	Available via endorsement, restrictions apply.
Extended Reporting Period	Available up to a maximum of one (1) year
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.
Defense Costs	Coverage for legal expenses are inside the policy’s limits of liability.
Loss of Earnings.....	You will be paid \$250 per day up to a limit of \$5,000 if the company requests you to take time off from work to assist in the defense.
Financial Products	Available via endorsement. Expands coverage to include placement of mutual funds and variable annuities. Other restrictions apply.
Incidental Property & Casualty Placements	Available via endorsement. Covers placement of certain types of Property & Casualty products. This enhancement is not available in AL, AK, AZ, CA, FL, HI, LA, MA, MS, NV, NJ, NY, TX, WA, or WV. Other restrictions apply.
Identity Theft Coverage.....	Up to \$25,000 of protection provided at no additional cost to the policyholder. This insurance is not available in all jurisdictions.

The descriptions of the policy are provided for informational purposes only. All conditions of coverage, terms and limitations are defined and provided for in the policy forms. Programs or products may not be available in all states and policy features may vary by state.

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