

Crop Agents: Questions and Answers About E&O Coverage

An interview with Insurance Agent E&O Expert Frank Huver of Rockwood Programs who explains what you need to know about E&O coverage if you are a crop agent.

Why should I consider Rockwood Programs for my E&O?

Rockwood Programs, Inc. is a recognized leader in the Insurance Agent's Errors & Omissions (E&O) marketplace. We have been providing this valuable coverage to our clients since 1998. There are several factors that have contributed to the longevity we've enjoyed over the past sixteen years: a significant investment in technological innovation, the quality of our insurance carrier partners, and our underwriting team's commitment to customer service.

Perhaps the most important reason for Rockwood's success is our ability to listen for and react to changes in the marketplace. During the past twelve months, we've seen several insurers decide to exit the insurance agents E&O product line – and no segment has been more significantly impacted than crop agents. As a result, Crop Insurance specialists are finding it increasingly difficult to secure professional liability coverage.

Tell me more about Rockwood's E&O product.

We offer:

- Multiple limit and retention options.
- Carrier Insolvency coverage
- Cyber liability protection (subject to separate sub-limit)
- Availability of Supplemental Defense Limits via endorsement
- Flexibility to enhance coverage to include incidental Life/Accident & Health and Financial Products placements.

The insurance is written through certain underwriters at Lloyds. A.M. Best assigns an "A" rating on these carriers for their financial stability and claims paying ability.

How does the policy respond to claims?

The true litmus test for any insurance policy is how well it responds to an allegation or loss. The claims administrator for our program is Wilson, Elser, Moskowitz, Edelman & Dicker. This firm has litigated insurance agent E&O-related disputes for over thirty years. Wilson Elser and their knowledgeable team of attorneys will work with the Rockwood staff to provide the advocacy defense our policyholders deserve.



How do I learn more?

Visit our website at www.rockwoodinsurance.com to find out more about our product offering. From here you will be able to review the policy and download applications and other informative materials.

You can also call us toll free at **877-242-2487** to speak directly to one of our knowledgeable underwriters.



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