



# INSURANCE AGENT E&O COVERAGE HIGHLIGHTS

COVERAGE BENEFITS	YOUR E&O POLICY THROUGH ROCKWOOD'S CARRIERS	YOUR CURRENT E&O POLICY
• PRIOR ACTS ..... <i>(with proof of continuous coverage)</i>	<b>YES</b>	<b>?</b>
• FIRST DOLLAR DEFENSE ..... <i>(no deductible for defense)</i>	<b>YES</b>	<b>?</b>
• DEFENSE OUTSIDE LIMITS ..... <i>(additional limit of liability)</i>	<b>YES</b>	<b>?</b>
• RATE & FORM FLEXIBILITY ..... <i>(with a non-admitted carrier)</i>	<b>YES</b>	<b>?</b>
• SIAA MASTER AGENT AS ADDITIONAL INSURED..... <i>(meets SIAA contractual requirement)</i>	<b>YES</b>	<b>?</b>
• ACCESS TO RISK MANAGEMENT TOOLS..... <i>(available online)</i>	<b>YES</b>	<b>?</b>
• COVERAGE FOR NEWLY LICENSED AGENTS..... <i>(less than 3 years experience)</i>	<b>YES</b>	<b>?</b>
• IDENTITY THEFT UP TO \$25,000 ..... <i>(with restoration services protecting the agent &amp; family)</i>	<b>YES</b>	<b>?</b>
• EXCEPTIONAL CLAIMS HANDLING..... <i>(know your defense team)</i>	<b>YES</b>	<b>?</b>

CERTAIN RESTRICTIONS APPLY

## A NOTE ABOUT ADMITTED VS. NON-ADMITTED CARRIER

**A non-admitted** (or surplus lines) carrier is not under the regulation of the Department of Insurance and therefore can offer rate and form flexibility to “tailor” coverage to meet the needs of an individual insured. **An admitted carrier** must file with the State in order to change any coverage forms or rates. This would be done as an entire State change opposed to an individual change. Once approved there is no deviation from the filed changes.

While a non-admitted carrier is not protected by the State guaranty fund in the event of insolvency, Rockwood Programs only uses non-admitted carriers rated “A” or better by A.M. Best for financial strength and stability.