

Accelerating Your Commercial Business in 2022

Comprehensive Broker Support,
Industry-Leading Tools, and
Exclusive Resources
brought to you by



OUR COMMITMENT TO YOU

A MESSAGE FROM OUR LEADERSHIP

As an independent agent you have the choice of who you conduct business with, and we thank you for choosing us to serve, retain and grow your book of business. Our team of experts are excited about the opportunity to help you succeed, whether you are an individual, small agency or large agency.

We hope that the knowledge our leadership has accumulated, developed, and procured will have you deciding we are the agent of choice when writing and obtaining new business.

Each year there will be opportunities and challenges and we are here to help you navigate through these, and to ensure you exceed the goals you and/or your agency have during our time working together.

Sincerely,

WealthGuard Leadership

Take on the "WealthGuard First!" Mentality in 2022

WHETHER YOU NEED MARKETING AND SALES TOOLS, BACK-OFFICE SUPPORT, OR AN ADVOCATE WITH CARRIERS, WE WANT YOU TO THINK "WEALTHGUARD FIRST!"

Our team is here for you! With over 30+ years of programs and open markets industry experience, we are here for your success.

With our help, in 2022 we want to take your business to new heights, increase your expertise with our programs, increase your retention and win new business.

Throughout the following pages, you'll get to know our team, what we offer and our ability to provide a 1 on 1 relationship with superior service.

Remember, on your next renewal or new submission, think of WealthGuard first!



Get To Know Your Team

Consider our team an extension of your own business, whether you're an independent broker or an agency leader. Get to know more about your team:

- **Jeffery Fluker** - Senior Account Executive
- **Joseph O'Connor** - Chief Underwriting Officer
- **Alexandria Cantrell** - Director of Underwriting Operations
- **Jaime Calhoun** - Accounting
- **Theresa Elkins** - Contracting and Broker Support
- **Lita Trahan** - Account Executive

What's In It For You

EXPANDING YOUR BUSINESS

Our National Programs

- Cargo & Logistics
- Marina-Coastal and Inland
- Healthcare Facilities
- Active Assailant
- Coastal Property
- Terrorism & Sabotage
- Viscous Malicious Acts
- Hard to Place opportunities

CARGO & LOGISTICS from WEALTHGUARD

WealthGuard Insurance Group | GoGuardig.com

Programs with expertise, diversity and underwriting integrity!



WealthGuard Insurance Group has unprecedented access to innovative commercial insurance products and solutions that are broad in scope, properly priced and highly serviced. We closely partner with independent agents and brokers who see the value in our expertise, enjoy our relationship and utilize our diversity of products.

WEALTHGUARD CARGO & LOGISTICS

Opportunity Highlights | WealthGuard examples below:

Stock Throughout

- Seamless all risks coverage in transit, eliminating gaps between separate policies.
- Capacity for catastrophic risks, offering lower deductibles than property insurers.
- Claims paid on anticipated "selling price".

Delay in Start Up

- Replacement or repair cost to machinery + the loss of anticipated profits, extra expenses, fixed costs incurred resulting from delay in the project start-up date.
- Indemnifies the insured following disruption to the scheduled delivery along the prescribed delivery route.

Excess Stock

- Operates when there is a high stock value but limited availability capacity.
- Provides a layer of coverage above the primary layer.

Transportation

- Motor truck cargo liability.
- Auto physical damage for trucks, trailers and service units.

Equipment Physical Damage

- Subsea equipment from diving equipment through to Remote Operate Vehicles and Autonomous Underwater Vehicles.
- Oilfield equipment of any nature being operated on land or offshore.
- Operational exposures, transits, storage, lay up and at site coverage included.

Livestock and Equine

- Transits and static risk at farms and production facilities worldwide.
- Bloodstock, eventing and show-jumping horse while competing.
- Bespoke wordings for each type of animal, from cattle, pigs, poultry, to high valued horses and zoo wildlife.
- Full mortality or named peril coverage + optional extensions such as sickness, theft, and economic slaughter.

War Risk, Terrorism and Political Risks

- Transit risks to war zones and areas of conflict.
- Includes war risks on land.
- Includes protection of assets against terrorism, riots, strikes, civil commotion and malicious.

Industry segments we support:

Agriculture, Automotive, Beverage, Commodities, Construction, Energy, Equipment, Farming, Financial Institutions, Foodstuffs, Oilfield, Pharmaceuticals, Retailers, Warehousing, Wholesalers

WealthGuard Insurance Group

(832) 930-3840 | jeff@WealthGuardig.com



WealthGuard Insurance Group

office (832) 930-3827

jeff@WealthGuardig.com



WealthGuard Insurance Group is pleased to launch its latest national product – the WestWall Marina Program. Backed by the strength, stability and security of Lloyd’s. WestWall provides broad insurance coverage and protection in a single “package” policy.

Eligible Classes

- Marina Operators and Boat Dealers, Yacht Clubs
- WestWall provides protection from claims arising out of Property or Liability losses

Casualty coverage

- Marina Operators Liability, Commercial General Liability and up to \$5M Excess Capacity
- Boat Dealers, Inland Marine, Protection and Indemnity and Hull for Owned Boats
- Sudden and Accidental Pollution, Liquor Liability and Commercial Terrorism (not TRIA)

Coverage for both Wet and Dry property

- Valuation is based on Agreed Value so no co-insurance required for static property
- All-risk physical damage for property including the perils of Wind / Hail (Named Windstorm can be added), Flood,
- Earthquake and Collapse
- Business Income and Extra Expense

Additional Monoline Coverages Available

- Non-Owned / Hired Automobile Liability
- Wind/ Hail Deductible Buy-down options

Capacity, Security and Minimum Premium

- Up to \$20M Total Property Capacity by location
- Supported by Lloyds (Rated A+ by S&P, AA- by Fitch, A by A.M. Best and AA- Kroll Bond)
- Minimum premium of 25k for inland accounts and \$75k for coastal

Submission Requirements

- Completed Standard Commercial Insurance Application (Acord 125)
- Wet & Dry property schedule – including the age of the buildings or docks, construction type and fire protection
- Vessel and Equipment (owned or rented) with serial numbers, age and valuation
- 5 Year Loss Runs and narrative for any large loss (over \$100k)
- Expiring Terms – Carrier information (policy preferred), Limits, Deductibles, Revenues by class code

SKILLED NURSING FACILITIES PROGRAM

WealthGuard Insurance Group | GoGuardig.com

Programs with expertise, diversity and underwriting integrity!



WealthGuard
Insurance Group

WealthGuard Insurance Group has unprecedented access to innovative commercial insurance products and solutions that are broad in scope, properly priced and highly serviced. We closely partner with independent agents and brokers who see the value in our expertise, enjoy our relationship and utilize our diversity of products.

SENIOR CARE FACILITIES

Policy Highlights

- Primary professional liability, claims-made basis in all states.
- Can write primary and excess either supported or unsupported.
- Primary general liability written on a claims-made basis or occurrence basis.
- Punitive damages in areas allowed by law.
- Coverage for physical and sexual abuse.
- Standard form -- defense outside the limit, can be moved inside the limit (premium credit).
- Cyber, Property and Active Shooter Workplace Violence also available.
- Primary limits \$1M per claim | \$3M location aggregate | \$10M policy aggregate.
- First dollar coverage up to large \$1M self-insured retentions offered.
- Excess / Umbrella limit up to \$10M.

Target Business

- Risk must be primarily a Skilled Nursing Facility.
- Assisted living must be limited and small part of operation.
- The minimum premium is \$100k.
- Target risk is 3 - 10 facilities although large individuals risks (400+ SNF) will be considered.
- Risk must not have a pattern of losses from the same reason.
- The minimum deductible or SIR will be \$100k each loss.
- Medicare scores below 3 on Staffing or Quality in a difficult jurisdiction (Arkansas, East Kentucky, NYC) will make it difficult, unless there is a good story, such as change of ownership, improved staffing, procedures. Scores of 3 or more are preferred.

Submission Information

- Signed application, preferably a Senior Care app, but Acord if not.
- Overview of the operation and management, including risk management, staffing turnover.
- Current 5-year minimum Loss Record, in excel and pdf.
- 5-year exposure data (or details of any changes in that period, if any).
- Survey report and responses.
- Financials -- current audited accounts.

WealthGuard Insurance Group
(832) 930-3840 | jeff@WealthGuardig.com

Coastal Property Program

WealthGuard Insurance Group | GoGuardig.com

Programs with expertise, diversity and underwriting integrity!



WealthGuard
Insurance Group

WealthGuard Insurance Group has unprecedented access to innovative commercial insurance products and solutions that are broad in scope, properly priced and highly serviced. We closely partner with independent agents and brokers who see the value in our expertise, enjoy our relationship and utilize our diversity of products.

TARGET STATES

Eligible Occupancies below on Single State schedules in: TX, LA, MS, AL, GA, FL, SC, NC, VA and MD

CAPACITY

TIV up to USD 7,500,000

Single Family Homes up to USD 750,000

PERILS OFFERED

Wind/Hail, including Earthquake

Wind/Hail **ONLY**

Special Perils, including or excluding
Flood and Earthquake

TARGET OCCUPANCIES

Retail Shopping Centers

Self-Storage Warehouses-- Lessor's Risk

Apartments, Condominiums and Clubhouses (less than 5 stories in Florida)

Distribution Warehouses-- General Lessor's Risk and Wholesale Storage (if non-perishable)

Nursing Homes, Assisted Living and Long-Term Care Facilities

Church and Religious Institutions

Schools-- Public, Private and Charter

INELIGIBLE RISKS

Property more than 100 miles from the coast

Protection Classes-- 8, 9, or 10

Builder's Risk

Restaurants, Greenhouses, Nurseries

Adult Entertainment, Casinos or Marijuana

Operations

OPTIONAL COVERAGE ENHANCEMENTS

Deductible Buy-Down for Wind/Hail

Commercial Terrorism (Not TRIA)

Cargo and Storage

Active Shooter

BASIC SUBMISSION REQUIREMENTS

Completed and Signed ACORD Applications

**Additional supplemental applications may be necessary*

5- Year Currently Valued Carrier Loss Runs

Full COPE information, including roof age & replacement date

Details on any losses over \$10,000 (if any)

**Helpful, but not required: Details on opportunity-- expiring / target pricing and deductibles and is the incumbent offering a renewal?*

WealthGuard Insurance Group

(832) 930-3840 | jeff@WealthGuardig.com

TERRORISM & SABOTAGE INSURANCE PROGRAM

WealthGuard Insurance Group | GoGuardig.com

Programs with expertise, diversity and underwriting integrity!



WealthGuard
Insurance Group

WealthGuard Insurance Group has unprecedented access to innovative commercial insurance products and solutions that are broad in scope, properly priced and highly serviced. We closely partner with independent agents and brokers who see the value in our expertise, enjoy our relationship and utilize our diversity of products.

TERRORISM & SABOTAGE PROGRAM

Policy Highlights | WealthGuard can package the following:

- Sabotage and Terrorism [LMA 3030]
- Business Interruption [LMA 5150; LMA 5042]
- Nuclear, Chemical, Biological, Radiological [T3NCBR]
- Terrorism Liability [T3L, T3LX]
- \$50 million Total Capacity per Risk

100% Supported by Lloyd's of London

Why this program is a good fit for your clients:

- TRIA requires a terrorist event to exceed \$5 million to qualify as a certified event.
- Our program does NOT need to be certified by the Government.
- We can carve out specific locations and offer different limits and deductible options to meet the needs of our clients.
- Our program coverage meets lender requirement.

Target Classes of Business: This is a sample of the classes of business this coverage has been placed:

- Energy Risks
- Banking and Financial Offices
- Petroleum Distributors & Convenience Stores
- Power Industries and Manufacturers
- Franchises
- Churches, Schools, Hospitals

Submission Information

- Location with schedule of values.
- Security details.
- Current 5-year minimum Loss Record, in excel and pdf.
- Information on prior losses, threats, or incidents.

WealthGuard Insurance Group
(832) 930-3840 | jeff@WealthGuardig.com

VIOLENT MALICIOUS ACTS INSURANCE PROGRAM

WealthGuard Insurance Group | GoGuardig.com

Programs with expertise, diversity and underwriting integrity!



WealthGuard
Insurance Group

Violent Malicious Acts (VMA) Insurance insures a broadly defined Extra Expense for businesses that suffer an attack causing injury or death, regardless of any physical damage. If the attack is so horrific that the building can never be used again, then in addition to Extra Expense, the VMA policy will compensate the business for permanent abandonment of the affected site.

Consequence of Violent Malicious Acts

Aside from the severe personal cost to the victims, malicious injury or death, attacks can cause huge, unplanned disruption and expense. Including, but not limited to:

- Extra Security Personnel
- Temporary alternative premises & transportation
- Trauma counseling for staff
- Expense securing replacements for dead or injured employees
- Potential loss of revenue if parishioners move elsewhere

100% Supported by Lloyd's of London

Why this program is a good fit for your clients:

If the business suffers a malicious attack that causes little or no physical damage, then property insurance may not respond and resultant costs will be uninsured. Liability, Terrorism and WCA may not respond either for these losses.

Target Classes of Business: This is a sample of the classes of business this coverage has been placed:

- Energy Risks
- Banking and Financial Offices
- Petroleum Distributors & Convenience Stores
- Power Industries and Manufacturers
- Franchises
- Churches, Schools, Hospitals

Submission Requirements

- Schedule of Locations
- Parishioner/congregation numbers
- Revenues split by location (if revenue cover required)
- Security details, guards, weapons searches, response planning
- Details of any Violent & Malicious Acts over the past twenty years

Submission Requirements

VMA security is provided by the MAP Syndicate and Amlin Syndicate at Lloyd's
Rated A+ by S&P and A+ by A.M. Best
Limits of Liability up to \$5 million are available

WealthGuard Insurance Group

(832) 930-3840 | jeff@WealthGuardig.com

ACTIVE ASSAILANT INSURANCE PROGRAM

WealthGuard Insurance Group | GoGuardig.com

Programs with expertise, diversity and underwriting integrity!



WealthGuard
Insurance Group

Active Assailant is a premeditated malicious physical attack, by an active assailant who is armed with a hand-held weapon that causes direct physical loss and or bodily injury or death. The financial impact can be devastating to a business and this coverage will help keep you in business as you work through the emotional and financial recovery.

Consequence of an Active Assailant

Active assailant insurance is an insurance policy designed to address the impact of these events on the victims and the organization effected.

- Damage to your property
- Business Interruption
- Lack of ingress/egress to your property / premises
- Extra Expense to help your business recover
 - Consultancy and public relations
 - Relocation expenses
 - Counseling
 - Employee training
 - Security
 - Medical expense

100% Supported by Lloyd's of London

The financial impact can be devastating to a business and this coverage will help keep you in business as you work through the emotional and financial recovery.

Submission Requirements

- Schedule of Locations
- Parishioner/congregation numbers
- Revenues split by location (if revenue cover required)
- Security details, guards, weapons searches, response planning
- Details of any Active Assailants over the past twenty years

Submission Requirements

AA security is provided by the MAP Syndicate and Amlin Syndicate at Lloyd's
Rated A+ by S&P and A+ by A.M. Best
Limits of Liability up to \$5 million are available

WealthGuard Insurance Group
(832) 930-3840 | jeff@WealthGuardig.com

HARD TO PLACE RISK INSURANCE PROGRAM

WealthGuard Insurance Group | GoGuardig.com

Programs with expertise, diversity and underwriting integrity!



WealthGuard
Insurance Group

WealthGuard understands "hard to place" insurance and supports our producers and insureds to get the reliable coverage for liability risk.

WealthGuard provides customized solutions for Specialty Risk in all 50 states:

Commercial Auto:

Liability and Excess, Physical Damage, New Operators, Hired/Non-Owned, Dealer Plate

- Commercial Auto for Buses-- all types
- Commercial Auto for Trucking
- Commercial Auto for Fleets

Commercial Liability:

General and Excess, Communicable Disease, Special Events, Liquor, Product, Fireworks, Parades, Garage-- Towing, Repossession, Recreational Dealers, Car Washes, Valet Parking, Dealer Open Lot

- Commercial Liability for Amusement Industry
- Commercial Liability for Contractors
- Commercial Liability for Health Clubs
- Commercial Liability for Equipment Dealers
- Commercial Liability for Underground Storage Tanks

Commercial Property:

Inland Marine, Builders Risk, Jewelers Block, Vacant Property, Excess Flood, Equipment Floaters

- Commercial Property for Bars/Taverns
- Commercial Property for Habitational
- Commercial Property for Offices
- Commercial Property for Warehouses

Aviation Insurance:

Hull, Commercial and Professional Liability, Drones, Non-Owned Aircraft, Hangar, Aircraft and Excess Liability

- Aviation Insurance for Helicopters and Rotorcraft
- Aviation Insurance for Pilots-- Private, Commercial, Students
- Aviation Insurance for Hangar Liability
- CFI's
- AMT's

Specific and complete submission information upfront, means an expedited response. Incomplete and/or inaccurate information delays the quote process and may lead to inaccurate indication quotes.

Keep in mind, we always speak with prospective insured before offering formal terms-- this is part of our partnership commitment.

To find submission success, complete our Risk Summary Template entirely and attach all documentation requested. Complete Submission 45 days prior to renewal date:

- Complete Supplemental Application
- Current (within 45 days) Loss Runs, 5 years if applicable
- Supporting details of any contractual requirements

WealthGuard Insurance Group

(832) 930-3840 | jeff@WealthGuardig.com

YACHT INSURANCE PROGRAM

WealthGuard Insurance Group | GoGuardig.com

Programs with expertise, diversity and underwriting integrity!



WealthGuard
Insurance Group

Navigation:

Worldwide Excluding War Zones as may be published periodically by Lloyd's.

Excluding named/numbered windstorm cover south of 37 degrees North Latitude and north of 12 degrees 40 minutes North Latitude.

Conditions:

Hull & Machinery Limits: **\$300,000 - \$ 5,000,000**

Third Party Liability: **\$3,000,000**

Medical: **\$30,000**. Uninsured Boaters: **\$1,000,000**

Personal Effects: **\$50,000**, Max **\$1,000** per item

***Conditions are on an agreed value basis with no depreciation scale.**

***Wind options available, based on the risk criteria. Larger yachts to move away from approaching storms.**

***Form (s) – either Institute Yacht Clauses or American Yacht Form**

Exclusions:

Houseboats • Liquor Liability • Racing • Vessels over 25 years old (unless otherwise agreed) Commercial fishing vessels • Dive Operations • Skipper charter with twelve or more passengers • Any assured with two fault claims in last five years (unless otherwise agreed) • Performance vessels over 60 knots • Cigarette Boats • Towing of Tender • Trimarans, Wooden Hulls • Bareboat Charters • Day Charters • Fishing Charters • Triple Screw Yachts • Loss of Charter Hire

Survey:

Full condition and valuation in water or out of water must be carried out by SAMS/NAMS affiliated surveyor unless otherwise agreed. Vessels under five years Do Not require a survey. Vessel over five years will require a survey every five years.

Program Benefits:

- Comprehensive coverage for both private owners and commercial marine business.
- Specialist Underwriting unit who offer flexible options that are competitively priced.
- Consistent and responsive service.
- Worldwide coverage options available upon request.

Security: Lloyd's

A+ (Strong), Standard & Poor's	AA- (Very Strong), Fitch Ratings	A (Excellent), A.M. Best	AA- Kroll Bond Rating Agency
---	---	---------------------------------------	---

For non-US owners, please call to discuss the Latin America, Caribbean & Europa program.

WealthGuard Insurance Group
(832) 930-3827 | Joseph@wealthguardig.com