

# Specialty Insurance

from Stuckey & Company



*Stuckey*  
& COMPANY

## Affordable Insurance for Your Business

Stuckey & Company delivers high quality, specialized underwriting for even the smallest accounts, and has the expertise required to insure clients with more complex risk. Our commercial and personal lines insurance programs are designed to provide industry specific protection.

Since 1991 Stuckey & Company has developed specialty insurance programs for markets that include technology, marina & boat dealers, green energy, education, medical research, manufacturing, commercial lines, personal lines, appliances, foreign coverage, and bonds.

Each program is designed to offer you affordable, accessible insurance coverage. With over 8,500 independent agencies backed by the strongest insurance carriers, Stuckey & Company has remained dedicated to a capable and growing agency network.

## Choose a Product Designed for Technology Companies

Technology companies fall into special risk categories, which are often difficult to find coverage for. At Stuckey & Company we know the technology business and, with over 8,500 agencies, we are one of the largest providers of technology-specific insurance programs.

The TekDivision is a family of insurance products designed for technology companies:

SafetyTek —	A professional liability-centric, comprehensive insurance package for software, internet and computer consulting companies.
TekManufacturing —	Coverage for computer and electronic manufacturers.
TekBenefits —	Employee and executive benefits for technology companies with more than 10 employees.
M2Liability —	Media liability coverage for companies involved in broadcasting, publishing and advertising.
TekSchools —	Coverage for professional education, trade and vocational schools.
BioTek —	Coverage for firms performing clinical trials and contract research for human health care.

### PROGRAM ADVANTAGES

Stuckey & Co's Technology Specialization  
Quick Turnaround  
Online Real-Time Quotes

### ELIGIBLE CLASSES

Office	Service
Manufacturing	Wholesale
Retail	Contractors

### LINES OF COVERAGE OFFERED

Professional Liability (Errors & Omissions)	Property
Fidelity Bonds	General Liability
Directors and Officers Liability	Umbrella Liability
Employment Practices Liability	Commercial Auto
Workers Compensation	Cyber Liability



## UNDERWRITING GUIDELINES

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All risks must have at least three (3) years business experience in a related field with no prior business failures. Education is considered experience.

Risk must be loss free for the last three (3) years.

For risks located in buildings over thirty (30) years with over \$25,000 in business personal property or computer values, building update information must be verified to the electrical, heating, ventilation and air conditioning (HVAC), plumbing and roof systems.

## SUBMISSION REQUIREMENTS

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1. A completed and signed application.
2. Financial Statement — upon binding if over \$10 million of revenue.
3. Claims history, if required.
4. Copy of client contract, if required.

## TERRITORY

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### Professional Liability

- Available in all states except Alaska and Hawaii.

### BOP

- Specific guidelines apply in the five (5) boroughs of New York City (Brooklyn, The Bronx, Manhattan Island, Queens and Staten Island).
- All Florida exposures require Windstorm Clearance from the underwriter prior to accepting any property or computer exposure in these states.

### Workers Compensation

- Not available in Alaska, California, Delaware, Hawaii, Kentucky or Pennsylvania.



## We Take Care of Independent Agents

Stuckey's Commercial Lines bring an exceptional product to independent agents who would not otherwise have access to such a high-quality program. Commercial Lines underwriting eligibility includes: office, retail, wholesale, manufacturing, service and contractors classes. Availability will vary by state.

### PROGRAM ADVANTAGES

- Is an admitted program designed for small businesses
- Is an A-rated program backed by The Hartford, Travelers, CNA, Chubb, and Zurich.
- Offers property, business liability, professional liability and several optional coverages.
- Carries no premium volume commitments for qualified agents.  
(Normally, independent agents would need to produce \$250,000 in annual premium in this program in order to have a contract.)
- Has broader eligibility, more flexibility and other new enhancements that make it easy to tailor coverages.

### ELIGIBLE CLASSES

Retailers	Wholesalers	Restaurants
Contractors	Service Companies	Small Office
Manufacturers	Technology	Garage

### LINES OF COVERAGE OFFERED

Property	D&O
Business Liability	Umbrella Coverage
Professional Liability	Bonds
EPL	WC
	Auto

### SUBMISSION REQUIREMENTS

- A completed and signed accord application.
- 3 years loss run.

## COMMERCIAL LINES LIMITS AND MINIMUM PREMIUMS

	General Liability	Property Liability	Umbrella Liability	Worker's Comp	Fidelity Bonds	D&O EPLI
Minimum Limit	\$500K	\$1 Million	\$1 Million	\$100,000	\$100,000	\$100,000
Maximum Limit	\$2 Million	\$5 Million	\$10 Million	\$1 Million	\$2 Million	\$2 Million
Minimum Premium	\$350*	Included in GL Package	\$300*	\$350*	\$691*	\$1,000*

\*Minimum premium may vary by state. Professional Liability is now admitted in 29 states.  
Contact Stuckey & Company for details.



## We Know Marinas!

At Stuckey & Company, we are particularly proud of our HarborGuard Marina program because this was the program that launched our company more than 20 years ago.

Today, we still offer the most comprehensive program for this specialized market, with tailored liability insurance for a wide variety of businesses, including marinas and boat yards, boat dealers, and marine artisans, including boat repair and supply shops.

## PROGRAM ADVANTAGES

- Property coverage available in first tier coastal counties, excluding wind (including Florida)
- Inland Property coverage offered
- Wind coverage available for risks located more than 50 miles from the Gulf/coast (excluding Florida)
- A+ IX rated carrier, non admitted
- Minimum annual liability premiums for \$1,000,000 / \$2,000,000 limits of \$2,500
- Includes wind coverage up to 50 miles from the coast, excluding Florida
- \$25,000 deductibles across the board on docks
- Boat Rental, Watersports, Liquor Liability, Non-Owned Auto Liability Coverages Available
- Sudden and accidental pollution coverage available

## DESIRED CLASSES

- |   |  |
|---|--|
| Marinas or Boat Yards                                       | Boat Storage and Moorage                 |
| Boat Repair and Cleaning (Non-Commercial)                   | Boat Dealers                             |
| Boat Equipment and Supply Stores                            | Boat Rentals                             |
| Boats (Excluding Charter Boats or Other Commercial Vessels) | Building or Premises LRO                 |
| Cooperative or Common Tenant Docks or Marinas               | Dwellings LRO                            |
| Building or Premises LRO                                    | Swimming Pools (Members and Guests Only) |
| Homeowners Associations                                     | Resorts                                  |
| Campgrounds or RV Parks                                     | Automobiles                              |

## MPL from the Experts

Knowing that we live in an increasingly litigious society, professionals can face allegations brought from disgruntled clients who feel they've been harmed in some way by the products and/or services of the professional (or lack thereof). Often times these accusations are legitimate, many times they are not. Either way, the cost to defend such a claim could financially destroy a small business, and severely rattle a larger one. With that in mind, and knowing that many clients are looking out for their own interests by requiring a professional service provider carry their own E&O policy, we offer several coverage options commonly referred to as "miscellaneous" professional liability.

Minimum Premiums under \$1,000 for Certain Hazard Classes

In-House Quoting Authority for Many Hazard Groups

More than 300 Hazard Classes

*Aspire A&E*: Architect & Engineer Proprietary Product

Flexible deductible and limit options available per carrier

Credits Applied Automatically for All Qualified Risks

"Admitted" Products Available in Most States

Broad Coverage Specialty Forms Available

Accountants  
Broadcasters/Media  
Real Estate  
Legal/Lawyer  
Medical Risks  
Design Professionals (A&E)

## PROGRAM ADVANTAGES

Spousal & Domestic Partner Coverage Available  
Broad Definition of "Claim"  
Prior Act Coverage Available

Broad Definition of "Insured"  
Defense Coverage  
Speciman Forms Offered

## SUBMISSION REQUIREMENTS

Fully completed, signed and dated application which meets underwriting approval

*\*\*NOTE: Particular carriers may require their own application at binding\*\**

## PREFERRED CLASSES

Architects and Engineers  
Legal/Lawyer  
Medical Billers/Coders  
Advertising Agencies/Consultants  
Travel Agents  
Payroll Processors  
Insurance Agents  
Home Inspectors  
Marketing Agencies/Consultants  
Interpreters/Translators  
Graphic Designers  
Process Servers

Animal Service Providers  
Management Consultants  
Hotel Managers  
Accountants/Bookkeepers  
Auctioneers  
Property Preservation  
Structured Settlement Brokers  
Real Estate Agents  
Wedding/Event Planners  
Notaries  
HR Consultants  
and many more.



## Get Access to a Leading Insurance Program

The Personal Lines program is for agents who would not otherwise have access to such a high quality program. We can provide quotes and policy issuance from The Hartford, Travelers, Safeco, Chubb and Chartis (with more carriers to come in the future).

### PROGRAM ADVANTAGES

No minimum production requirements.

10% commission on new business (FL and certain specialty lines may be lower). Possibly more points given, if production/profitability is met.

Our comparative rater, EZLynx, may be available to our higher volume producers. Helping your agency to reduce the cost and time of duplicate entry. Not a high volume agency? No problem. We'll use the comparative rater in-house to provide you with the most competitive quote for your client.

Direct bill (aside from down payments) to insured's from carrier, with automatic renewals.

Amazing customer service. Our personal lines department is extremely knowledgeable about all personal lines business in the continental US.

### POLICY TYPES AVAILABLE

Home Owners

Excess Liability/Umbrellas

Personal Auto (everyday use, classic, antiques)

Elite Collector Vehicle Program

High Net Worth (all HO forms)

Watercraft/Yacht

Valuable Articles (scheduled and/or blanket coverage)

Motorcycle (includes ATVs and golf carts)

Special Events Insurance

Dwelling Fire Coverage (certain DP requirements must be met)

### SUBMISSION REQUIREMENTS

A completed and signed Acord application and Replacement Cost Estimator (for Home) are required for Personal Lines quotes. Customized applications may also be acceptable. Applications can be emailed to [plquotes@stuckey.com](mailto:plquotes@stuckey.com) or faxed to (636) 625-8897 or (636) 625-6125

### TERRITORY

Available in the continental United States.

## Get up and Running in No Time!

At Stuckey & Company we know the technology business, and with over 8,500 agencies we are one of the largest providers of technology-specific insurance programs. We have streamlined the production process.

### PRODUCER AGREEMENT & QUESTIONNAIRE

Simply complete, sign, and return the producer's questionnaire on page 19 with a copy of your agency E&O Coverage and producers agreement.

### SUBMISSION

Submissions may be mailed, faxed or submitted through our website at [www.stuckey.com](http://www.stuckey.com). All applications must be fully completed and signed.

### QUOTATION

Stuckey & Company will provide a computer generated quotation providing the terms and conditions for each policy.

### BINDING

Agent shall request binding by fax, mail or email including the following information:

- a) Effective and expiration dates of policies.
- b) Types of coverages desired.
- c) Billing method (direct or agency).
- d) Advise if you would like Stuckey & Company to finance the account.
- e) Send any additional information needed for underwriting.

### INSURANCE

The policy is typically issued and mailed within 10 business days.

## We Make it Easy to Renew Your Policies

We try to make renewals as easy as possible while getting the updated account information. We have a short form renewal application for most small accounts with revenues of \$5,000,000 and less. The one page application contains all needed information to give a renewal quotation for the account.

### OUR TIME LINE

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To allow for enough time for smooth processing, we like to get the renewal application to the insured in a timely manor.

- a) 90 days — initial renewal contact.
- b) 60 days — if the renewal application is not received, a second application is sent.
- c) 30 days — if the renewal application is not received, a third application is sent.
- d) 0 day call — if the renewal application is still not received, a phone call is made to the producing agent.

# Commission Schedule

COMMISSION SCHEDULE				
Program	Carrier	Coverage	New	Renewal
Aspire A&E		A&E	15%	15%
HarborGuard	<i>Tudor</i>	PKG	10%-15%	
	<i>WH Greene</i>	UMB	8%	8%
MPL	<i>Ace</i>	E&O	10%-12%	
SafetyTek	<i>Ace</i>	E&O	15%	15%
Commercial	<i>Chubb</i>	PKG	10%	10%
		UMB	10%	10%
		W/C	2.5%-10%	
	<i>CNA</i>	AUTO	10%	10%
		PKG	10%	10%
		UMB	10%	10%
		W/C	5%-6.5%	
	<i>Hartford</i>	AUTO	10%	10%
		BOND	10%	10%
		GL	10%	10%
		PKG	10%	10%
		W/C	2%-10%	
	<i>Zurich</i>	AUTO	10%	10%
		BUILDERS RISK	10%	10%
		PKG	10%	10%
		UMB	10%	10%
		W/C	4%-8%	
	<i>Travelers</i>	AUTO	10%	10%
		PKG	10%	10%
		UMB	10%	10%
		W/C	2.5%-8%	



# Commission Schedule

COMMISSION SCHEDULE				
Program	Carrier	Coverage	New	Renewal
Personal	Ace	AUTO	10%	10%
		HO	10%	10%
	Chartis	AUTO	10%	10%
		HO	10%	10%
		FLOOD	8%	8%
	Chubb	AUTO	10%	10%
		HO	10%	7%-10%
	Fidelity	AUTO	10%	10%
		HO	10%	10%
	Hartford	AUTO	10%	7%-10%
		AUTO (YOUTH)	8%	7%
		HO	10%	10%
		DF	4%	3%
	SafeCo	AUTO	8%-10%	8%
		HO	10%	10%
		EQ	4%	4%
	Travelers	AUTO	10%	10%
		AUTO (YOUTH)	8%	8%
		HO	10%	10%
		HO (PL UMB)	8%	8%

# Producer Questionnaire

Agency Name: \_\_\_\_\_

Physical Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Email Address: \_\_\_\_\_ Web Address: \_\_\_\_\_

Name(s) and Title(s) of Principal(s): \_\_\_\_\_

Type of Entity: ☐ Sole Proprietor ☐ Partnership ☐ Corporation

Commenced Business: \_\_\_\_\_ Number of Employees: \_\_\_\_\_

Tax Id Number: \_\_\_\_\_ social security number, if individual

Key contacts, including email addresses:

Accounting: \_\_\_\_\_ Email: \_\_\_\_\_

Claims: \_\_\_\_\_ Email: \_\_\_\_\_

Underwriting/Placement: \_\_\_\_\_ Email: \_\_\_\_\_

Agency Volume: ☐ UNDER \$1,000,000 ☐ \$1,000,000 - \$2,500,000 ☐ \$2,500,000 - \$5,000,000  
☐ \$5,000,000 - \$10,000,000 ☐ OVER \$10,000,000

Principal carriers your agency represents: \_\_\_\_\_

Agency specialization / Niche Markets: \_\_\_\_\_

Do you hold an E&S License: \_\_\_\_\_ not required; if applicable please provide a copy

## For ACE appointment provide the below information

Agent's Name: \_\_\_\_\_ Agent's Home Address: \_\_\_\_\_

Agent's Date of Birth: \_\_\_\_\_

Agent's Social Security #: \_\_\_\_\_

## Attach a copy of the following documents including expiration date if applicable

E&O Declaration Page / Individual Agent's License / Agency License

**\*\*Non-Resident License must be provided when business is conducted  
with Stuckey & Co. outside of your home state\*\***

This questionnaire was completed by: \_\_\_\_\_

Name and Title- PLEASE PRINT OR TYPE

Date: \_\_\_\_\_

THIS BROKER AGREEMENT (the “agreement”) is made as of \_\_\_\_\_ by and between Stuckey and Company (hereinafter referred to as “S&C”) and \_\_\_\_\_ (hereinafter referred to as the “Broker”).  
Your agency/brokerage name

## RECITALS

WHEREAS, S&C is engaged in the business of selling, procuring, and placing property, casualty and other insurance on a wholesale and retail basis; and

WHEREAS, S&C is an agent for certain insurance companies from whom and on whose behalf it procures, sells and places property and casualty insurance; and

WHEREAS, Broker has requested that from time to time S&C place with the carriers it represents property and casualty insurance for Broker’s customers and S&C has agreed to do so subject to the terms and conditions of this Agreement.

NOW, THEREFORE, in consideration of the mutual covenants set forth in this Agreement, and for other good, valuable and legal consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1. Policy Premiums and Miscellaneous Charges . Broker shall be responsible to S&C for the payment of all premiums due on any and all binders and policies issued at the request of Broker. The term “Premiums Due” as used herein shall include: the binder or policy premium; applicable state taxes; all tax filing fees; policy and inspection fees; processing fees; earned premiums and/or commissions on any and all binders or policies issued at the request of the Broker; and unearned commissions due S&C on binders or policies that have been cancelled.
2. Payment of Policy Premiums . Premiums Due shall be paid by Broker to and received by S&C no later than ten (10) days from the effective date of a policy. Broker shall remit all premiums to S&C on a net of commission basis. Notwithstanding anything to the contrary in this section, all deposit premiums or special billed items, as may be from time to time required by S&C’s insurers, shall be paid by Broker at the time and in the manner specified by S&C. If Broker shall extend credit to the insured, it shall be at the Broker’s sole risk and premiums shall be paid to S&C by the Broker when due, whether or not they are collected by the Broker and whether or not the Broker has extended credit to the insured.
3. Binding. No risk shall be bound by Broker without the express written authorization of S&C and further subject to the acceptance and consent of S&C’s insurers. Nothing in this Agreement shall entitle Broker to bind S&C or any of S&C’s insurers.
4. Ownership of Business . S&C expressly recognizes and acknowledges Broker’s ownership of all business placed under this Agreement by Broker. Notwithstanding such ownership, the parties hereto agree that in the event there are any Premiums Due to S&C at the termination for any reason of this Agreement, S&C shall have the exclusive use and control of all expiration and renewals of such business unless and until the Premiums Due have been paid in full to S&C.
5. Cancellations of Binders or Policies . Broker shall promptly notify S&C if it receives notice of any kind that a policy is to be cancelled. No cancellation of a policy or binder will be backdated. Broker shall be responsible for any premium earned on a binder or policy even where the premium has not been collected from the insured. In the event a financed premium is cancelled and the premium has not been refunded to the premium finance company, the Broker shall promptly refund any premiums and unearned commissions due S&C.

6. Claims. Broker shall promptly report to S&C all claims and/or losses, and such notices shall be provided as expeditiously as possible. Broker has no authority to assign losses to be adjusted nor may Broker negotiate settlement of any loss on behalf of S&C or S&C's insurers, without the prior express written consent of S&C. Broker agrees to cooperate fully at the request of S&C, its insurers, adjusting firms, surveyors, attorneys, or other agent in the investigation, adjustment, settlement, or payment of any loss or claim.
7. Renewals. S&C and Broker hereby acknowledge and agree that there shall be no automatic renewal by S&C of binders or policies. While S&C agrees to endeavor to give Broker reasonable advance notice of expiring binders and policies, it shall be under no legal or other obligation to do so and S&C's failure for any reason to provide notice of expiring binders and policies shall not relieve Broker of its obligations with regard to Premiums Due. Furthermore, it is expressly agreed that S&C is under no obligation to furnish renewal binders or policies.
8. Unearned Commissions. The Broker agrees to refund to S&C any unearned Premiums Due to S&C for cancelled binders of policies or reduced premiums, within thirty days after Broker is advised of the cancellation or reduction in premium.
9. Financed Policies. If Broker extends credit to an insured it shall be at Broker's sole risk, and all Premiums Due shall be paid S&C when due, regardless of whether such Premiums Due has been collected by Broker. S&C shall not refund any premium to a premium finance company, unless such premium was received by S&C. In the event a financed premium is cancelled and the premium is refunded to a premium finance company, Broker shall promptly refund to S&C any unearned Premiums Due.
10. Audited Premiums. Whenever a premium for an issued policy cannot be fully determined in advance and where a subsequent adjustment is necessary by audit or otherwise, the amount of any additional Premiums Due shall be paid to S&C within thirty (30) days after such additional amount is billed to Broker. If, within twenty (20) days after any additional Premiums Due are billed to Broker and Broker is unable to collect the additional premium due from the insured, S&C will allow Broker to return uncollected audited Premiums Due under the same terms and conditions provided in S&C's agency agreement with its insurers.
11. Agency. In placing business under this Agreement, Broker acknowledges that Broker is a representative of the insured and not an agent or representative of S&C or S&C's insurers. Broker further acknowledges and agrees that all contact and/or communication with the carrier shall be through S&C. S&C has access to certain insurance companies or markets which the Broker does not have direct access to and S&C agrees to use such markets at its discretion.
12. Broker Commission. S&C shall pay Broker commissions as agreed to by the parties to this Agreement in writing on a case-by-case basis.
13. Hold Harmless. (a) Notwithstanding any other provision of this Agreement and as special consideration for the execution of this Agreement by S&C, Broker agrees that it shall save, defend, indemnify and hold harmless S&C from any and all claims, demands, liabilities, actions, proceedings, judgments, fines or other expenses including without limitation, reasonable attorneys' fees, incurred by S&C arising from or related to any claim of alleged errors and omissions caused by or related to the acts of Broker, its agents, servants, principals and employees. (b) S&C agrees that it shall save, defend, indemnify and hold harmless Broker from any and all claims, demands, liabilities, actions proceedings, judgments, fines or other expenses including without limitations, reasonable attorneys' fees, incurred by Broker arising from or related to any claim of alleged errors and omissions caused by or related to the acts of S&C, its agents, servants, principals and employees.
14. Willful Violations. In the event Broker willfully violates this Agreement, Broker shall be liable for all costs and damages incurred by S&C, including court costs and attorney's fees.



15. Cancellation of this Agreement . This Agreement may be cancelled at any time by either party giving thirty (30) days notice. In the event of cancellation, Broker will continue to be paid commissions on all binders and policies until they expire or are placed elsewhere.

16. Notices. Any notices which may be given under this Agreement shall be in writing, and shall be given: (a) by hand delivery; (b) by commercial overnight courier; or (c) registered or certified mail with return receipt requested. Such notices shall be addressed as follows:

If to S&C:

Stuckey and Company  
Attention: Dwight Stuckey  
28 Hawk Ridge Dr., Ste. 200  
Lake St. Louis, MO 63367

If to Broker:

Broker/Agency Name: \_\_\_\_\_  
Attention: (Broker Contact) \_\_\_\_\_  
Broker's Street: \_\_\_\_\_  
City, State, Zip Code: \_\_\_\_\_  
Tax ID #: \_\_\_\_\_  
Insurance License #: \_\_\_\_\_

17. Governing Law. The laws of the State of Missouri shall govern the validity and construction of this Agreement.

18. Restrictive Covenants . With regard to any customer of Broker to whom any policy of insurance is provided pursuant to this Agreement, Broker shall not, for a period of three (3) years from the date of termination of this Agreement and regardless of the cause of such termination, place with any insurance carrier used by S&C in the performance of its duties and obligations under this Agreement (including such insurance carrier's affiliates, subsidiaries and related companies) any policy of insurance or coverage which provides the same or similar coverage, insurance and/or benefits as provided by S&C pursuant to this Agreement.

19. Liquidated Damages . In the event of a breach by Broker of the restrictions set forth in Paragraph 18 herein, Broker shall, as liquidated damages for such breach, be liable to S&C for an amount equal to fifty (50) percent of the gross commissions earned by Broker over a period of three (3) years from all insurance placed in violation of Paragraph 18. Notwithstanding this provision, in the event of a breach of this Agreement by Broker, S&C reserves its right to such other legal and equitable remedies including, without limitation, injunctive relief, as may be appropriate.

20. Errors and Omissions Insurance . The Broker shall purchase and maintain Errors and Omissions Insurance with limits no less than 1,000,000 per occurrence. Evidence of such coverage shall be provided promptly to S&C upon request during the currency of this Agreement.

21. Licensing. Prior to the execution and delivery of this Agreement by S&C, and from time to time thereafter as requested by S&C, Broker shall promptly supply S&C with copies of all licenses, certificates of qualifications, authorization and/or appointment required of a broker by applicable law, rule or regulation in connection with the services to be preformed hereunder.

22. Communications . Broker agrees to receive advertising material and announcements from S&C on a periodic basis. This advertising material and announcements may be sent via U.S. Mail, via facsimile or by email. S&C agrees to discontinue sending periodic advertising material upon written request from the Broker to do so.

23. Severability Clause . If any provision of this Agreement is alleged to be invalid or unenforceable, the provision shall be construed to have the broadest interpretation that would make it valid and enforceable. Invalidity or unenforceability of one provision shall not affect any other provision of this Agreement.

24. Entire Agreement . This instrument represents the entire agreement between the parties and no other representations, understandings or agreements have been made or relied upon in the making of this Agreement, other than those specifically set forth herein.

25. Insurer/Agency Termination . In the event that any insurance carrier pursuant to this agreement terminates its relationship with S&C and who is currently providing a policy of insurance to any customer of Broker, the Broker is hereby relieved of the restrictions under paragraphs 18 and 19. All other terms and conditions of this Agreement shall remain in full force and effect.

No alterations, modifications, amendments or additions to this Agreement shall be valid unless in writing and executed with the same formalities as this Agreement. The failure of either party at any time to enforce any of the provisions of this Agreement shall not be construed to be a waiver of such provisions, or to affect the validity of this Agreement or any part thereof, nor the rights of any part to thereafter enforce each and every such provisions.

STUCKEY AND COMPANY

By: \_\_\_\_\_  
Dwight Stuckey, CEO

Broker: \_\_\_\_\_  
Your Agency Name

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

## STUCKEY & COMPANY DIRECTORY

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Mailing Address  
28 Hawk Ridge Circle, Suite 200  
Lake St. Louis, Mo 63367

Telephone Numbers  
800.873.0228  
800.828.3452  
Fax Numbers  
636.625.8897  
636.625.6125

World Wide Web Address  
[www.stuckey.com](http://www.stuckey.com)

General Email Address  
[mga@stuckey.com](mailto:mga@stuckey.com)

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Chief Executive Officer  
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Chief Operating Officer  
Kerry Stuckey  
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Director of Marketing  
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Lead Accountant  
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Lead Technology Professional Liability Underwriter  
Maggie Hammett  
800.873.0228 x 21  
[maggie@stuckey.com](mailto:maggie@stuckey.com)

Technology Professional Liability Underwriter  
Libby Bechtold  
800.873.0228 x 24  
[libby@stuckey.com](mailto:libby@stuckey.com)

Lead Personal Lines Underwriter  
Shelli Windle  
800.873.0228 x 42  
[shelli@stuckey.com](mailto:shelli@stuckey.com)

Personal Lines Underwriter  
Brandi Hemmer  
800.873.0228 x 23  
[brandi@stuckey.com](mailto:brandi@stuckey.com)

Personal Lines Underwriter  
Carol Tucker  
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[carol@stuckey.com](mailto:carol@stuckey.com)

Endorsements  
Rachel McCarthy  
800.873.0228 x 13  
[rachel@stuckey.com](mailto:rachel@stuckey.com)

HarborGuard Program Manager  
Jerry Lovin  
800.873.0228 x 27  
[jerry@stuckey.com](mailto:jerry@stuckey.com)

MarinaUnderwriter  
Tanya Maxson  
800.873.0228 x 10  
[tanya@stuckey.com](mailto:tanya@stuckey.com)

Commercial Program Underwriter  
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## Company Directory