



A Specialty Program from Stuckey and Company

# Aspire A&E FAQ's



***If I don't have an insurance agent yet. What should I do?***

We would be happy to refer you to one of our licensed agents in your area. Also, you are free to use ANY licensed agent of your choice so long as they meet our approval criteria.

***Do I have to complete ANOTHER lengthy application form just to get a quote?***

Of course not!!! Our application has been compressed to include only vital underwriting information. If you have already completed an application from another carrier, we would be happy to quote from that, as long as it addresses all pertinent underwriting information.

***I provide more than one type of service. Do I still fit into the coverage program?***

Probably! Working in various service disciplines has become quite common. We are glad to look at all submissions on a case by case basis. Most fit with ease into the program.

***My operations are based outside of the United States. Do I still qualify?***

We write coverage for services rendered worldwide, however the firm must be a U.S. domiciled operation.

***My client is requiring to be listed as an "additional insured" on my policy. What can I do?"***

Additional insureds" are blanketed in our policy form through vicarious liability coverage ... at no additional premium charge to you!

***Why do I need to submit an application? Can't you just tell me what it costs?***

There are MANY factors that come into play when determining premium charges. Things like the size of your firm, the types of services offered, claims history, location of work done, types of projects, and professional experience are just some of the factors taken into consideration when rating a policy.

***I purchased a policy already, but now I have a new client requiring me to carry higher limits. What now?***

We can endorse a policy at any time during the coverage term to accommodate your needs, so long as your account is in good standing.

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SAFETY TEK



ASPIRE A&E



HARBOR GUARD



MPL



ELEMENT



SERVICER PRO



PERSONAL



COMMERCIAL



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# Aspire A&E FAQ's, cont.



*This coverage is a bit more expensive than I budgeted for.*

*Do you have payment options?*

Payment is due in full for the coverage term within 15 days of the coverage effective date. We understand that flexibility is necessary for many people and that is why we offer premium financing plans based on a minimal down payment. Our 3rd party providers allow you to pay on a 10-pay or quarterly plan - or you could even go find your own financing – we are flexible to meet your needs.

*I have a quote from another company that is 'admitted' in my state.*

*What is the difference?*

By definition, 'non-admitted' or 'surplus lines' means that an insurance company is not formally licensed in the state, HOWEVER, that does not mean they aren't regulated. Years ago, this was seen as a bad thing, but often times this can work in an insured's favor. For example, non-admitted carriers still must demonstrate their financial strength and stability, reputation and integrity. In our case, we are a surplus lines market backed by a carrier (Aspen) that proudly boasts one of the strongest GLOBAL ratings of any carrier, much higher than many 'admitted' products – and when it comes time to pay a claim on your behalf, it is certainly worth considering a carrier's financial strength, not just how they are filed with the state insurance department. Additionally, many admitted carriers do not offer products that meet the coverage needs of certain professionals. The flexibility of surplus lines products can certainly prove their worth with specialty products that are backed by solid and reputable companies.

*I have never heard of Aspen or Stuckey.*

*Where did they come from, and why should I be comfortable with your offer?*

Aspen is a leading specialty insurance and reinsurance company, operating through wholly-owned subsidiaries and offices in Bermuda, France, Germany, Ireland, Singapore, Switzerland, the UK and the United States of America. Stuckey & Company was founded in 1991 and is one of the fastest growing insurance providers emphasizing hard-to-get specialty insurance programs. While we excel in specialty coverages that require in-depth industry knowledge and experience (such as our A&E program with Aspen), you can also depend on Stuckey & Company for standard coverage needed by small to medium sized businesses. Stuckey & Company has been a specialty insurance broker for the past fifteen years. We are able to advise and take on many companies who have been turned away by traditional insurance brokers. With our many years of experience, and more than eight thousand producing agents, Stuckey & Company has the knowledge needed to handle accounts that fall outside the standard insurance realms. We have quality products, from top-rated carriers and our service is second to none.