



U.S. Risk, LLC

SPECIALTY PROGRAMS OVERVIEW

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(800) 232-5830 | USRISK.COM

COMMUNITY ASSOCIATIONS

TCAP offers community association insurance programs tailored for condominium, townhome and single-family homeowners associations. Coverages available include property, hired and non-owned liability, equipment breakdown, general liability, garagekeepers liability, directors and officers, crime, employee benefits liability, property managers E&O, workers' compensation, and umbrella/excess liability. We also offer a Wind and Hail Buyback Deductible Program, for all industries, not just HOAs.



Bill Rinker, Program Manager
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Brian Edwards, Program Underwriter
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REAL ESTATE / SMALL BUSINESS

The world of small business insurance can be complex; we're here to help you navigate it. Our small business programs offer a suite of specialty real estate insurance solutions that meet a wide range of client needs. With low minimum premiums, power-of-the-pen, and strong relationships with our carriers, we're able to get the right deals done. Proprietary programs include property, general liability, and wind/hail deductible buyback coverage.



Brian Edwards, Senior Underwriter
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Chris Chiodetti, Underwriter/Broker
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ENERGY AND ENVIRONMENTAL

U.S. Risk Energy provides insurance coverage for oil and gas exploration, production and servicing accounts. Coverages available include general liability, contractors pollution, professional liability, excess/umbrella, commercial auto, and inland marine. **U.S. Risk Environmental** provides comprehensive contractors pollution liability (CPL) and site pollution liability (EIL) for most classes and locations. Coverage is available on a broad, occurrence-based form for both practice and project policies. We



also offer a Salt Water Disposal Well package with pollution, general liability and umbrella options.

Cason Burdett, Program Manager
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ENTERTAINMENT—FILM, MUSIC AND EVENTS

Take1 maintains exclusive underwriting authority, markets and products for the event support services industry including audio, video, lighting and staging. Take1 has a broad brokerage appetite for film, television and commercial production companies, touring entertainers, concert promoters and event organizers. We insure both service providers and production companies. All-lines offerings include general liability, workers' compensation, inland marine, auto, property, umbrella/excess, media liability, professional liability, and event cancellation/non-appearance coverages.



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TERRORISM / ACTIVE ASSAILANT / WORKPLACE VIOLENCE

Take1 provides comprehensive, custom-designed insurance solutions to today's threats, from active assailant (with a broader definition than active shooter), to terrorism in lieu of TRIA, to strike, riot and civil commotion coverage. Coverages include property damage and business interruption, with options to add general liability. All coverages provided through London syndicates, some of whom Take1 represents with underwriting authority.

Vanessa Lujan, Crisis Management Specialist
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FINANCIAL INSTITUTIONS

Staffed with a seasoned team of highly proficient, focused financial institution professionals and marketing representatives, **U.S. Risk Financial** handles the insurance and risk management needs of the financial services industry, insurance companies, specialty lenders, note servicers, and asset managers. Insurance products include cyber/privacy liability, financial institution D&O and bonds, management liability, excess liability, Side A DIC and outside directorship liability, insurance company—E&O/D&O/bond, mortgage brokers and bankers—E&O/D&O/bond, mortgage E&O/impairment, lender-placed and REO insurance, EPLI, fiduciary liability, commercial crime, kidnap and ransom, and outsourced insurance tracking.

U.S. Risk Financial

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FOR-HIRE TRUCKING OPERATIONS

With more than 30 years of successful results, **SIU** offers comprehensive insurance products to the American trucking industry, including a national Lloyd's physical damage and motor truck cargo legal liability; a proprietary fleet program as well as a complimentary proprietary small fleet (3+ power units) program, both written in the Midwest and Southeast regions, offering auto liability, physical damage, cargo liability, and commercial general liability; and an exclusive non-fleet truckers program in GA and NC. We underwrite for several insurance partners focused on fleet owner-operators. All products are designed to insure "for-hire" truckers.



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HEALTHCARE PROFESSIONALS

HealthcarePros consists of a group of tenured, knowledgeable insurance professionals who provide underwriting, brokerage, claims handling and risk-management capabilities to clients in the medical, long-term care and social services industry. Coverages available include general liability, professional liability, property, workers' compensation, hired and non-owned auto, management liability, EPL and fiduciary. Many classes are available. Offices in Boston, Dallas and Houston.

U.S. Risk HealthcarePros

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Production Underwriters

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Healthcare Brokerage Specialist
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PARKING COMPANIES

ArmorPark's exclusive insurance program is specifically designed to meet the unique needs of valet and self-parking companies of all sizes—whether they operate nationwide or in just one territory. Available coverage includes general liability and garagekeepers liability on a specialized form, excess/umbrella liability, and crime/employee dishonesty. Program underwriter Connie Fox has over 25 years of insurance background specific to the parking industry. Drawing on her experience, we are able to provide risk-prevention tools for your parking clients. For full details and submission requirements, visit ArmorPark.com.



Connie Fox, Program Manager
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STAFFING AND PEO

StaffPak offers best-in-class underwriting and risk-management options for staffing agencies and PEOs nationwide. Coverages include workers' compensation for staffing agencies, general liability, professional liability, medical professional liability, employment practices liability, cyber/privacy/internet liability, auto, employee benefits liability, fiduciary liability, crime, directors and officers liability, and property.

StaffPak

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U.S. Risk *Pros*

U.S. Risk *Pros* offers professional liability risk coverage in a variety of disciplines. Services include professional liability, EPLI, miscellaneous professional, insurance agents, and for-profit and non-profit D&O accounts.

MISCELLANEOUS E&O

U.S. Risk's national **Miscellaneous Errors & Omissions** coverage applies to over 1,000 classes of business. Our seasoned underwriters have the expertise and carrier relationships you need to get the best pricing and terms for your clients. The program provides solid coverage and offers competitive pricing. Most classes now include an occurrence-based general liability coverage option.

HOME INSPECTORS

The national **Home Inspectors Professional Liability & General Liability** program provides solid coverage and offers competitive pricing. Our professional liability coverage is claims made and reported, and our general liability coverage is occurrence-based. Our seasoned underwriters have the expertise and carrier relationships you need to get the best pricing and terms for your clients.

CONTACT US

Contact us for more information on these **U.S. Risk *Pros*** programs.

Send submissions to dalprosub@usrisk.com.

William Duvall
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INSURANCE AGENTS

Our **Insurance Agents Professional Liability** program is available to all agencies, including those who write higher-hazard classes of business such as crop, aviation, long-haul trucking, and similar classes. Admitted and non-admitted options are available.

In addition to our non-admitted proprietary program and brokerage capabilities, we offer a proprietary admitted facility for Middle Market Retail Agents, Regional Wholesalers, MGAs, MGUs, and Program Administrators. Coverage is written on a claims-made and reported policy with first dollar defense, unlimited defense outside the limits, and options for extended reporting periods. The program accepts accounts generating at least 51% commission income from commercial and personal lines and can accommodate life, health, and accident operations within that threshold. Other policy features include sub-limit for media liability, punitive damages where permitted, B+ insolvency clause, personal injury from professional services, subpoena assistance, a 90-day new acquisition clause, and access to a toll-free risk-management hotline.

CONTACT US

PROPRIETARY NON-ADMITTED PROGRAM

usrisk.com

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Send submissions to dalprosub@usrisk.com.

U.S. Risk *Pros*

PROPRIETARY ADMITTED PROGRAM

Serviced by U.S. Brokers Network
usbrokersnetwork.com

Jan Vaughn
Program Manager
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 **U.S. Brokers Network**

INSURANCE AGENTS E&O OFFERINGS

Serviced by U.S. E&O Brokers | useo.com

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BROKERS