

# MENU OF PRODUCTS

*Full Service Insurance Brokerage*



## Commercial Insurance

Auto Liability  
Bonds  
Earthquake/Flood  
Farm/Ranch  
General Liability  
Marine & Aviation  
Property  
Special Events  
Umbrella  
Workers' Compensation  
and More!



## Management Liability

Crime  
Cyber Liability  
Directors & Officers Liability  
Employment Practices Liability  
Errors & Omissions  
Fiduciary Liability  
Kidnap & Ransom  
Medical Malpractice  
and More!



## Personal Lines

Aircraft/Watercraft  
Auto/Specialized Vehicles  
Domestic Employment Practices  
Earthquake  
Earthquake Buy Back  
Flood  
Equine Liability/Animal Mortality  
Homeowners/Condo/Renters  
Private Collections/Valuables  
Umbrella/Excess Liability  
and More!



## Employee Benefits

Dental  
Disability  
Life  
Long Term Care  
Medical  
Vision  
401 (k)  
Buy-Sell  
Keyman  
Non Qualified  
Executive Comp  
Section 125 Pretax Plans  
Travel Accident  
and More!

## SERVICE COMMITMENT

Safeguard Financial and Insurance Services prides itself on its commitment to providing excellent service at the highest caliber. We have the resources to provide timely responses and personal service for all of our clients, including those with global operations. We partner with you to proactively identify, treat and manage loss exposures, which can impede operations and net earnings. Our expertise, market relationships and dedicated client resources will greatly benefit you.





# INSURANCE CAPABILITIES

When it comes to insurance, we understand that clients expect a program that recognizes their needs and reflects the same dedication to detail that they put forth in their work. Safeguard Financial is a reputable partner in helping you identify and manage risks for your business, as well as, for your clients. Below is a sampling of the solutions we offer.

## PROPERTY & CASUALTY

### GENERAL LIABILITY / EXCESS LIABILITY

Liability for the non professional services and activities of the firm. Higher limits are available.

### COMMERCIAL PROPERTY

Coverage for direct physical loss or damage to fine furnishings, high tech telephone and data systems, improvements and betterments to leased locations, computers and other office equipment.

### COMMERCIAL AUTO

Coverage for executive autos registered in the firms name and contingent coverage for autos rented on business or employee's autos.

### WORKERS' COMPENSATION

Statutory medical care and compensation of your employees or independent contractors injured in the course of employment.

### BUSINESS INCOME / EXTRA EXPENSE

Loss of income coverage due to direct damage considers billable hours, fees for services and other sources of income, as well as, relocation expenses.

### GROUP PERSONAL EXCESS LIABILITY

Provides higher personal liability limits per partner at a cost effective rate due to the power of group purchasing.

## MANAGEMENT LIABILITY

### PROFESSIONAL LIABILITY (E&O)

Protection from, allegations including, but not limited to unintentional errors, conflict of interest and breach of fiduciary duty.

### DIRECTORS & OFFICERS LIABILITY

Protection for directors and officers for "wrongful acts" that result in suits against the company or organization.

### EMPLOYMENT PRACTICES LIABILITY

Protection from claims of alleged violation of employee's legal rights, including wrongful termination, harassment and discrimination.

### TECHNOLOGY / CYBER LIABILITY

Excluded from General Liability, this coverage applies to approved content or a third-party claims for compromised information.

### CRIME / KIDNAP, RANSOM, EXTORTION

Protect your company's financial assets and personnel from criminal activity with this highly specialized coverage.

### FIDUCIARY LIABILITY

Protection from claims alleging breach of duties related to company-sponsored financial plans (e.g. 401 (k)) for employees.

## EMPLOYEE BENEFITS

### GROUP MEDICAL, DENTAL, VISION PLANS

We'll ensure you receive the most comprehensive and competitive medical, dental and vision plans for your firm.

### LIFE INSURANCE

Solutions for high limit, key man, buy-sell arrangements and estate planning.

### EXECUTIVE BENEFITS

We can help design executive benefits including additional life, disability, travel protection and retirement planning solutions.

### DISABILITY AND LONG TERM CARE

Asset protection for employer groups, including high earning partners and tailor-made plans to include care at facilities or at home.

### TRAVEL ACCIDENT

Emergency medical coverage and travel assistance services for executive travel, domestic or international.

### VALUE ADDED SERVICES

Education and resources provided to ensure compliance and ease benefits administration.



### Complimentary Insurance Portfolio Review

Every client can benefit from an independent coverage review. Please contact us to learn more about this value-added service.

