

## LANDMAN INSURANCE AND RISK MANAGEMENT SOLUTIONS



Every industry has its unique risks. We have worked closely with Landmen for over 15 years to help manage risks specific to this industry. Along with the normal Liability and Property coverages, an Errors & Omissions policy was designed to cover all Landmen operations. Our program for Landmen has been developed with the advice and counsel of the American Association of Professional Landmen and designed specifically for their members.

### Coverage Features for Landmen\*

#### Landmen Errors & Omissions:

- AM Best Rating: A+ (XV); Admitted Market
- Independent Contractors included as insureds
- Claims made coverage
- Non-auditable policy
- Prior acts can be quoted
- Admitted carrier
- Extended discovery period available
- No minimum earned premium
- Direct bill program
- Multiple payment options

#### General and Umbrella Liability:

- AM Best Rating: A+ (XV); Admitted market
- Comprehensive General Liability
- Personal Injury Liability
- Umbrella Liability
- Additional Insured coverage available
- Direct bill program
- Multiple payment options

#### Automobile Liability:

- Non-owned vehicle liability
- Hired vehicle liability

#### Property:


- Blanket Buildings – Broad Form
- Blanket Personal Property and
- Property of Others – Broad Form
- Business Income & Extra Expense, Actual loss sustained up to 12 months – Broad Form

*Always refer to the actual policies for specific terms, conditions, limitations, and exclusions.*

### AAPL Membership Required\*

## Local Roots. Global Reach. Over 75 Years' Experience. Independently Owned & Managed.

RHSB has been serving clients in North Texas for more than 75 years. Our proactive approach, deep experience, and unequalled passion make all the difference.

 **Assurex**™ We are the North Texas Partner of Assurex Global, the world's largest privately held risk management and insurance brokerage group. That means we can leverage the expertise of more than 20,000 experienced independent professionals on six continents to help you with your national and international insurance needs. Additionally, our ownership in Assurex Global gives us buying power and market influence that translates into better terms and pricing for all our clients, not just the ones with global operations.

We are committed to remaining independent, as this allows us to put our clients' needs first. No insurance carrier, bank, or private equity group has ever held an equity position in RHSB. We successfully perpetuated our firm from the founders to the current shareholders who own 100% of the stock and are actively involved in the day-to-day operations.