

**A GREAT
MEMBER
BENEFIT**

ILEETA

International Law Enforcement
Educators and Trainers Association

Instructor's Insurance

Your ILEETA membership now carries an **Exclusive Benefit** that will only be offered to ILEETA members. As an ILEETA member you now have access to a special **Insurance Program** which was crafted to address the insurance needs of our members.

We have partnered with a financially secure Insurance Company (AM Best "A" rated First Mercury Insurance Company) to offer **Comprehensive General Liability** and **Errors & Omissions** coverage under one policy. This policy is like no other currently offered to Law Enforcement Trainers.

A fully staffed underwriting, claims, and marketing team is waiting to service you. In addition, you will have the piece of mind of knowing that you are transacting business with a company who has **Over 30 years of Experience** in the **Security and Training Industry**.



What are ILEETA Members Saying?

"My recent purchase of insurance for my company was handled promptly and professionally by the outstanding staff at Leech-Bridges. The information provided answered all my questions allowing me to make an informed decision about my purchase. The staff's rapid handling of my application and their pleasant demeanor was very refreshing."

Louis M. Chiodo, Founder, GUNFIGHTERS Ltd.
Combat Shooting Methods, Inc.

Policy Highlights Include

- AM Best "A" rated Insurance carrier
- Separate policy limits for each policy holder
- Errors and Omissions included at no additional cost
- Occurrence Form
- Up to \$5,000,000 Per Occurrence Limit available
- UP to \$5,000,000 General Aggregate Limit available
- Board coverage options
- Policies issued in 48 hours
- Instant premium indications
- Ability to add Primary-Non Contributory wording (upon underwriting approval)
- Ability to add Waiver of Subrogation wording (upon underwriter approval)
- Fully staffed underwriting and processing staff waiting to service your policy
- Over 30 years of underwriting experience in the Security & Training Industry
- Independent Contractors included for a small additional fee
- VERY Competitive program rates
- Program exclusive to ILEETA members only
- LOW start up cost
- Policy is NOT fully earned at inception



"I found the process to be user friendly and quick. I was immediately contacted by Leech Bridges personnel upon receipt of my application. They gave me a timeline for approval and advised me of potential state specific fees that would probably be applied. The invoice for these fees arrived promptly and were not a surprise. Thus far, an efficient & quick process."

David A. Rose, Rose Consulting
Lt., Retired, Placer County Sheriff, California

Policy Coverage Comparison

ILLETA Policy

Separate policy limits for each policy holder

Errors and Omissions included.

Occurrence Form

Up to \$5,000,000 Limit available

Board coverage options

Policies issued in 48 hours

Ability to add Primary-Non Contributory

Ability to add Waiver of Subrogation

30 years of underwriting Security & Training

Policy is NOT fully earned at inception

Other Policies

Shared and combined limits

Not offered

Claims made

Do not offer this high of coverage

Restricted with Errors & Omission

Weeks to see a policy or quote

Not available

Not available

Inexperienced in this industry

Fully earned at inception

"I am a long time police and security trainer and would not think of teaching without any professional liability insurance. Over the years I've had insurance policies that had limited coverage. ILEETA has finally negotiated insurance coverage that gives protection that is the most comprehensive policy that I have found on the market. Errors and omissions is part of this coverage. If you are a professional trainer, don't teach without insurance."

Larry Smith, Law Enforcement Training Specialist
San Diego, CA

"We worked for over 2 years to get the best training liability policy available for the members of ILEETA. This was a very time consuming process. We could have had a very inferior policy available a few years ago, which was the type of policy that is still being marketed to law enforcement trainers. We weren't going to reinvent the broken wheel. This policy offers the type of protection that law enforcement trainers need, and at an affordable price. We're glad that we were able to offer this policy to the members of ILEETA."

Ed Nowicki, ILEETA Executive Director

Frequently Asked Questions

1. How much will my insurance cost?

The minimum policy premium is \$2,000.00 for a \$1,000,000 occurrence \$1,000,000 general aggregate limit of insurance. There are additional state taxes/fees depending on the state your business is located.

2. Can I have higher limits if needed?

Sure you can. You can go up to \$5,000,000 in coverage for an additional premium charge. A \$1,000,000 occurrence \$2,000,000 aggregate limit would be \$2,425.00 plus applicable state taxes/fees.

3. What is the normal quote turn around time?

We can turn quote around in 48 hours if the application is completed correctly.

4. How long will it take for my policy to arrive?

From time of binding, the policy is issued in 48 hours. Once the policy is received in our office they need to be stamped and reviewed.

Depending on your state, they may need to be sent for Surplus Lines filing. The entire process will have your policy in your hands within 2 weeks of issuing.

*The program is currently being rolled out on state-by-state basis.
For a complete list of approved states go to
<http://www.ileeta.org/insurance.htm>.*

5. Why is it important to have Errors & Omission coverage on my policy?

The normal General Liability policy does not trigger coverage for an Error or Omission. Your ILEETA policy has built in Errors and Omission coverage. Because you are teaching techniques to your students it is important that you have coverage for an unintentional Error or Omission on your part.

6. What if I have a Independent Contractor working for me, will he/she be covered?

Yes, Independent Contractors can be included for a small additional premium.

7. Why do I need insurance?

Insurance protects your personal assets in the event of a loss. If sued without Insurance you can be exposed to loss of personal and business assets.

6. Who should I contact for applications and more policy information?

Request for applications and questions about the program should be directed to:

Kelley Eccles at Leech Bridges Insurance Agency, Inc. the office is located at 717 Lewis Ave. Zion, IL 60099-7539. The phone and fax and email are as follows:

Phone – (847) 872-4982

Fax – (847) 872-2528

Email – kelleyeccles@leechbridges.com

"Having worked as a police trainer for 20 years, I know how difficult it is to get this kind of coverage, especially at a reasonable price. Having worked in the governmental insurance industry as a full time Risk Manager for 12 years, I also know how critical it is to have this coverage. ILEETA has taken a significant step in furthering the law enforcement training profession's need for "Instructor Survival". Every ILEETA member should seriously consider this program."

Steve Ashley, Police Trainer, ILEETA Charter Member