

GASTON & ASSOCIATES, INC.

Insurance Brokerage,  
Risk Management &  
Specialty Insurance

Gaston & Associates' Corporate Headquarters  
in Westchester County, New York.



## Gaston is uniquely positioned to provide unrivaled service

At Gaston & Associates, Inc. we know what questions to ask, what risks need to be identified, and most importantly, we understand how to best insure them.

## Three divisions

Gaston & Associates, Inc. is a group of professionals organized around three divisions:

- Business Insurance Practice;
- Individual Insurance Practice;
- Life and Health Practice

In addition, we have a Specialty Insurance Division focused on several industries and product lines.

Gaston strives for synergy and coordination among divisions to create a comfortable “one-stop” environment

## Solutions for Business Insurance

Gaston has the professional resources to expertly assess and profile our customers' business risks and develop customized, yet cost-effective solutions that are kept fresh via rapid and frequent communications.

## Solutions for Individual Insurance


- We offer intelligent solutions to structuring effective insurance programs for high net worth individuals with substantial assets.
- For the sophisticated client, our approach will place insurance dollars where it counts.

## Solutions for Life, Health Insurance

Need assistance with life insurance to protect a business, family or estate, or group health insurance? We can provide a variety of appropriate alternatives tailored for each individual's particular needs.

## Specialty Insurance

Businesses want to be understood, and they want their broker to speak the same language, particularly with specialized industries. For these reasons, Gaston & Associates, Inc. has created practices along two areas of specialization: by industry and by product line.



In today's hectic world, our customers appreciate a firm that can handle all their needs in a personal, friendly and attentive manner.

Gaston & Associates has been providing  
business insurance since 1895



## A Network of Resources and a Wide Range of Insurance Options

Our Business Insurance Practice has the resources to help companies of all sizes address their potential risks. Thanks in part to the internet, these risks, both known and unknown, can arise from conducting business in an increasingly global, connected world with fewer boundaries and ever changing legal and geographic lines.

So while businesses are having to respond quickly to their changing environment, they need a business insurance broker that can not only keep up, but anticipate and stay one step ahead of their risks and needs.

Gaston & Associates, Inc. has the professional resources to expertly assess and profile our customers risks and develop customized, yet cost-effective solutions. There is no single way to structure business solutions. Our solutions arise from careful analysis of individual client needs and are kept fresh via rapid and frequent communications.

## A wide range of insurance options to protect your business assets and liabilities.

Insurance products available include:

- Boiler & Machinery Coverage
- Business Property Insurance
- Business Income & Extra Expense
- Business Interruption and Business Expense Insurance
- Business Owner's Policy
- Crime Insurance (Fidelity Insurance)
- Directors and Officers Liability Insurance
- E-Business Liability Insurance
- Employment Practices Liability
- Errors and Omissions (Professional Liability)
- Fiduciary Liability
- Fire Damage Legal Liability
- General Liability Insurance
- Group Employee Benefits
- Group Personal Excess Liability Insurance
- Hired and Non-Owned Automobile Liability Insurance
- Intellectual Property Insurance
- Key Person Life Insurance
- Marine Insurance
- Outside Directorship Coverage
- Personal & Advertising Injury Liability
- Umbrella Liability
- Workers Compensation Insurance



Life insurance is a unique asset. Because of its potential high yield and its tax-favored benefits, it can be used to solve some of life's perplexing financial problems.

## Life Insurance

Whether you need Term Insurance, Universal Life, Whole Life or Long Term Care coverage to protect your family or estate, we can provide you with a variety of appropriate alternatives tailored for your particular circumstances.

In choosing the type of life insurance policy you purchase, consideration must be given to the need which is being filled;

- Funding retirement needs
- Creation of an estate
- Payment of estate settlement costs (federal and state estate taxes, last illness and burial costs, probate fees, etc.)
- Business buy-out
- Key-man coverage

## Group Benefits/Group Health Insurance

A Group Health Insurance Plan will protect your employees and their family. A good health plan can help retain good employees and aid in attracting prospective employees. Deciding which type of plan to offer as well as which company to use is no simple task.

Gaston & Associates' benefits professionals invite you to call us about health coverage that's affordable and competitive.



## Solutions for Individual Insurance

Our Personal Insurance Solutions apply a sophisticated approach to insurance: Competitive pricing, A-rated carriers and an intelligent strategy for protecting the assets of high-net-worth individuals and their families are our primary goals.

The potential exposures for those with a high-net-worth are unique. “Standard” policies and programs often leave gaping holes that could result in potential financial loss.

Most people ask the obvious – how much does the insurance cost? But we choose to approach it a little differently – we ask, how much could an overlooked exposure cost YOU? The most common claims – and the ones with the highest settlements, are often rooted in situations that are easily overlooked when purchasing insurance coverage.

- Is the nanny/housekeeper covered if she is injured while working?
- If my live-in nanny’s belongings are stolen, will my policy cover it?
- Is coverage provided by my personal insurance for a seat I hold on a board of directors?
- What am I covered for when I travel abroad? What am I NOT covered for?
- How much liability insurance do I really need to carry?

## Specialists with Industry Expertise

Businesses want to be understood, and they want their broker to speak the same language, particularly with specialized coverages. Many businesses choose a generalist broker. We see a growing trend with businesses executives who prefer to work with specialists with industry expertise on policies that personally impact them, like Errors & Omissions, Cyber-Liability and Directors & Officers Liability.

For these reasons, Gaston has created practices along two areas of specialization: by industry and by product line. Each is supported by a unique brand and website, along with the professional staff and necessary resources.


### By Industry

By organizing practices around specific industries we can completely serve the risk management needs of such industries. Each of these practices is dedicated exclusively to one industry, coordinating Gaston resources from across different departments and tailoring them for each individual client through the skills of a Gaston professional.

- Financial Institutions
- Technology Firms
- Professional Services

### By Product Line

Gaston has created a specialized practice, InsurePro, dedicated to providing various types of management liability across many industries. The InsurePro division writes all forms of miscellaneous professional liability as well as directors and officers liability for private and public companies.



Specialized knowledge is one thing. Resources are another. With our specialty insurance practices, Gaston delivers both, with focus, expertise and efficiency.

### Frederick K. Gaston III Chief Executive Officer

Frederick K. Gaston III graduated from Yale University with a B.A. in American Studies.



Fred worked for the Travelers in Buffalo and their Hartford Home Office for three years in extensive training to later join the family agency. In 1963 Fred joined Frederick K. Gaston Inc. and became president in 1966. The agency serviced Fortune 500 accounts until 1984, such as Babcock & Wilcox and portions of Chase Manhattan Bank, and acted in a brokerage capacity for accounts such as: Ethyl, Witco, Lord Electric and Irving Trust.

In 1984, Fred founded the firm Gaston-McKown, which later became Gaston & Associates, Inc. Fred resides in Wilton, Connecticut with his wife. His three children are married.

### Frederick K. Gaston IV President

Frederick K. Gaston, IV has worked for the two last decades as the President of Gaston & Associates, a 100 year-old family owned and operated insurance agency specializing in commercial insurance coverage. He is responsible for strategic technology planning and the implementation of new business systems. Fred earned a BA degree in Asian Studies from Cornell University, and has also attained the Chartered Property Casualty Underwriter (CPCU) designation. Fred works with accounts and clients world-wide, specializing in technology and financial institutions.



Fred resides in Wilton, Connecticut with his wife and four children.

## Gaston & Associates, Inc.

Gaston & Associates, a national insurance broker with strong roots in the New York City area, grew out of a predecessor firm, Frederick K. Gaston, Inc., founded in 1895. From our beginning we have enjoyed a steady growth and have become recognized as an expanding agency by our insurance companies. We have earned our reputation for professionalism due to the special attention given to the needs and requirements of our clients.

Gaston & Associates is a professional organization dedicated to providing the best insurance products available to its clients at the most reasonable costs. We serve about four thousand clients nationally and throughout the world. We specialize in providing personal and commercial lines of property and casualty insurance, group health coverage, and individual life insurance. By providing outstanding, "boutique" service and assistance to our customers, we have established a base of customer referrals as a major source of business.

We enjoy long-standing and close ties with our carriers, including Chubb, AIG, St. Paul-Travelers, Hartford, Great American, Houston Casualty, Lloyds of London, Oxford, Guardian, United, One Beacon, and Aetna, to name a few. We represent a large base of Financial Institution clients, and manage insurance programs for many nonprofit corporations. We also manage a strong concentration of Technology based firms and pioneered the creation of many Internet related coverages.

Because of our strong relationships, combined with our status as an Independent Agent, we are in a position to negotiate premium and coverage in the interest of serving our clients to provide a wide range of product selection at the most competitive costs.

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