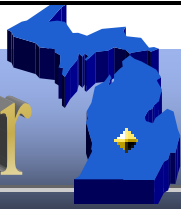


Newsletter



Michigan Specialty Insurance Agency, Inc.
- A subsidiary of Child & Family Services of Michigan

Feb/Mar 2011 MSIA, Inc. 2157 University Park Dr., Okemos, MI 48864 Local: 517.347.7467 Toll Free: 800.743.1959

This issue...

Insurance Protection for Your Family p.1

Featured Staff Member Terri Harter p.1

Buying Life Insurance p.2

Property & Possessions Coverage p.2

Our Specialized Service

Michigan Specialty Insurance Agency, Inc. specializes in the insurance needs of families, business owners, social service agencies, all non-profit organization types, individuals, and special risks. We are able to provide the best available insurance services due to our full commitment to meeting your insurance needs and our affiliation with forty quality insurance companies and third party administrators. For more information contact our office at 517-347-7467 or 800-743-1959, or send email to info@mispecialtyins.com [please enter *general information request* in the subject line]. You may also visit us at www.mispecialtyins.com for a complete listing of our services.

Featured Staff Member



**Administrative
Assistant & Customer
Services Specialist**

Terri Harter

With an extensive background in a variety of settings, including many years in the manufacturing industry, Terrie is an invaluable asset to daily operations. Her organizational skills and attention to detail, along with a dedication to completing tasks in a cheerful and efficient manner, combine to produce the highest level of customer service in all she does.

Terrie is eager to assist in any way possible and looks forward to meeting all your customer service needs. To contact Terrie, please call our main office, or email her at: terrie@mispecialtyins.com.

MSIA's entire professional staff of agents and customer service representatives is available and eager to assist you with all your insurance needs. To learn more about our services visit www.mispecialtyins.com. For a free quote, please call 517.347.7467, or toll free 800.743.1959.

Who do you need to protect?



both today and tomorrow...

INSURANCE TO SECURE THE FUTURE FOR THOSE YOU LOVE

MSIA offers an extensive list of Personal Lines coverage for you, your family, and your property that provide economic resources in the event of loss or injury, including:

Life Insurance

There are many types of life insurance policies, all of which are designed to serve different needs. Categories of life insurance include: Term Life, Whole Life, Endowment, and Special Use Policies such as Universal Life, Variable Life, Variable Universal Life, Guarantees, and renewable & non-cancelable income protection from top rated companies. Single premium and low cost "term type" plans are available.

Disability Insurance

Disability income insurance is designed to provide an individual with a stated amount of periodic income in the event the individual cannot work due to disability, illness, or accident.

Long-term Care Protection

Provides a broad range of medical, personal, and environmental services designed to assist individuals who have lost their ability to remain independent.

We also offer Employee Benefits Services, including:

Group Life and Accidental Death & Dismemberment

Protects policy holders from hardships resulting from sickness, death, disability, or other casualty events. This insurance coverage provides protection through solid basic plan design. Supplemental coverage can be added. Employee's Family, with spouse and dependent coverage, is also available.

Ten life minimum Liberal individual maximums for those who qualify; up to \$1,750,000 on combined Life offerings, and even higher when combined with Accidental Death & Dismemberment Select benefit schedule, either by times salary or flat rate Liberal non-medical maximums Select industry discounts Dependent Life Retiree Life Waiver of premium Conversion convenience Accidental Death & Dismemberment Triple indemnity option Supplemental Life and Supplemental Life with choices Lifestyle protection Flexible Life Flex-Funded Life

As an independent insurance agency our full commitment is to you, and through our affiliation with top-rated quality insurance companies and third party administrators we are able to tailor a personalized package to help protect you, your family, your business, or your organization.

Buying Life Insurance

“Would your family suffer financially, were you to die unexpectedly? According to research conducted for the National Association of Insurance Commissioners (NAIC), less than half of young families have life insurance for either spouse that they have purchased on their own. Because planning for life’s uncertainties will help secure a financial future for those you love, the NAIC suggests you review your insurance needs to help ensure you have the right policy for your financial situation and your family composition.

When you buy life insurance, you want coverage that fits your needs. First, decide how much you need, for how long, and what you can afford to pay. Keep in mind the major reason you buy life insurance is to cover the financial effects of unexpected or untimely death. Life insurance can also be one of many ways you plan for the future. Next, learn what kinds of policies will meet your needs and pick the one that best suits you. Then, choose the combination of policy premium and benefits that emphasizes protection in case of early death, or benefits in case of long life, or a combination of both. It makes good sense to ask a life insurance agent or company to help you. An agent can help you review your insurance needs and give you information about the available policies. If one kind of policy doesn't seem to fit your needs, ask about others.

How Much Do You Need?

Here are some questions to ask yourself:

How much of the family income do I provide?

If I were to die early, how would my survivors, especially my children, get by?

Does anyone else depend on me financially, such as a parent, grandparent, brother or sister?

Do I have children for whom I'd like to set aside money to finish their education in the event of my death?

How will my family pay final expenses and repay debts after my death?

Do I have family members or organizations to whom I would like to leave money?

Will there be estate taxes to pay after my death?

How will inflation affect future needs?

As you figure out what you have to meet these needs, count the life insurance you have now, including any group insurance where you work or veteran's insurance. Don't forget Social Security and pension plan survivor's benefits. Add other assets you have: savings, investments, real estate

and personal property. Which assets would your family sell or cash in to pay expenses after your death?

What Is the Right Kind of Life Insurance?

All policies are not the same. Some give coverage for your lifetime and others cover you for a specific number of years. Some build up cash values and others do not. Some policies combine different kinds of insurance, and others let you change from one kind of insurance to another. Some policies may offer other benefits while you are still living. Your choice should be based on your needs and what you can afford. There are two basic types of life insurance: term insurance and cash value insurance. Term insurance generally has lower premiums in the early years, but does not build up cash values that you can use in the future. You may combine cash value life insurance with term insurance for the period of your greatest need for life insurance to replace income. Term Insurance covers you for a term of one or more years. It pays a death benefit only if you die in that term. Term insurance generally offers the largest insurance protection for your premium dollar. It generally does not build up cash value.”

Excerpt from: Life Insurance Buyer's Guide, prepared by the National Association of Insurance Commissioners. The NAIC is an association of state insurance regulatory officials. This association helps the various insurance departments to coordinate insurance laws for benefit of all consumers. This guide does not endorse any company or policy. To view full text, visit: www.naic.org/documents/consumer_alert_life_insurance.htm

Property & Possessions Coverage

MSIA offers expert assistance in Personal Lines Insurance Coverages to provide you with protection for all your assets.

Homeowner Policy

Property damage/liability. Enhancements include dwelling and personal property replacement costs, increased liability, and availability of other coverage options.

Renters Policy

Renters insurance offers the same general personal property coverage and liability protection as a homeowners policy, and covers the cost of repairing or replacing personal property that has been damaged, destroyed, or stolen.

Dwelling Policy

Coverage for property damage to a dwelling owned, but not occupied by the owner. Several enhancements are available which offer protection for your property, loss of rents, and liability.

Mobile Home Policy

Provides coverage for property damage and liability. Enhancements available.

In-home Business Policy

Property, liability, loss of income in a self-contained package attaching to your homeowners, mobile home, or farm policy, or as stand alone business owners policy.

Farm Policy

Provides coverage for a farm, farm owners, and farm liability whether your farm is your livelihood, a hobby, or in between

Country Estate Policy

Provides coverage for people who have farm personal property and farm buildings that do not fall under homeowners or mobile home coverage.

Personal Automobile

Comprehensive program offering Personal Injury Protection, Property Protection, Residual Bodily Injury, Uninsured Motorist Protection, and much more.

Recreational Vehicle and Travel Trailer

Available coverages include: Full Timer's Coverage, Diminishing Deductibles, Total Loss Replacement, and Scheduled Medical Benefits. Discounts are available.

Motorcycle

Cruisers, sport, touring, and dirt bikes; ATVs; some custom cycles. Designed for maximum flexibility in driver's age and record. Options/discounts available.

All-Terrain Vehicle and Snowmobile

Liability, property and physical damage.

Boat and Personal Water Craft

Pleasure boats and personal watercraft. Protection against injury to others, damage to property of others, bodily harm to yourself or passengers, and more.

Personal Umbrella Liability

Provides excess liability coverage over other lines of insurance.

For expert coverage assistance, please contact our office by calling 517.347.7467.

Newsletter content is general information regarding services provided by Michigan Specialty Insurance Agency, Inc. and does not constitute an agreement, contract, or full detailing of any individual service.

www.mispecialtyins.com

Are you looking for a wonderful volunteer opportunity? An important cause that needs your help? A way to make a difference in the lives of children? Then you're looking for **Operation Good Cheer**. Please call 517-349-6226 or visit www.cfsm.org/OperationGoodCheer