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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 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 are also invited to visit us at www.mispecialtyins.com for a complete listing of our services.

Featured Staff Member



**Health Agent
Executive Assistant
and Customer Service
Representative**

Sherry Brackenwagen, LIC

A valued Michigan Specialty Insurance employee for over ten years, licensed health agent Sherry Brackenwagen has over twenty-nine years experience in the insurance industry. Having worked for several agencies and companies during the course of her career, Sherry's background includes insurance agency side as well as insurance company side experience. In addition to providing outstanding service to Health Insurance clients, Sherry also oversees customer service, and works closely with MSIA's CEO regarding company operations. Sherry is dedicated to carrying out all her responsibilities to the highest standard and is committed to providing clients with the top-most level of customer service. To contact Sherry regarding any of your Health insurance needs, or customer service inquiries, please call 517.347.7467, or toll free 800.743.1959.



Wedding, graduation, anniversary, barmitzva, other private event

These special times in your life can be a major financial investment, equivalent to the cost of a new car or the down payment on a home. We offer coverage through a number of major carriers that will protect your investment.

A variety of plans are available, and include policies that have a one-time premium starting at \$195 and take effect up to two years prior to your event date.

Coverage options include cancellation or postponement, additional expense, photographs and video, gifts, rented property, special attire, jewelry, personal liability, and medical payments.

Summary of available coverage

Cancellation or Postponement - pays up to the coverage limit and subject to a \$250 deductible, the nonrefundable expenses incurred when the rehearsal, rehearsal dinner, wedding or private event, reception or honeymoon must be cancelled or postponed (to some future date) for certain reasons beyond your control (Change of Heart is not covered).

Additional Expenses - pays up to 25% of the limit that you select for Cancellation or Postponement for any additional expenses necessary to arrange alternative services to avoid a covered cancellation or postponement.

Photographs and Video - [for photographs] pays up to the coverage limit that you select and subject to a \$250 deductible, to retake photographs if the photographer fails to appear for any reason or, the original negatives are lost, damaged stolen or not properly developed. Pays the round trip air or auto travel expenses incurred by the bride, groom, or other key private event members to reassemble for the ceremony pictures to be retaken.

Gifts - pays up to the coverage limit that you select and subject to a \$250, to repair or replace non-monetary gifts which are lost, stolen or damaged. *A police report is required for stolen gifts.*

Rented Property - up to the coverage limit you select, subject to a \$500 deductible, to repair or replace rented property for which you are responsible (including tents), used to facilitate the production of the wedding or private event, which is lost, stolen or damaged. *A police report is required for stolen rented property.*

Special Attire - pays up to the coverage limit that you select and subject to a \$250 deductible to repair or replace the bridal gown and other special attire, when it is lost or stolen or damaged (including financial failure of the bridal store). Special attire includes the clothing and accessories bought or rented and to be worn by the bride, the groom, or for other private event types. It does not include watches, jewelry or precious or semi-precious gemstones or pearls (even if attached to clothing).

Jewelry - pays up to the coverage limit you select [subject to \$250 deductible] to repair or replace owned, borrowed or rented jewelry for which you are responsible. *Police report is required.*

Personal Liability - up to the coverage limit that you select, towards the sums for which you become legally responsible, as the result of bodily injury, personal injury or property damage caused by a covered accident which occurs during the course of a covered event such as the rehearsal, rehearsal dinner, ceremony or reception.

Medical Payments - pays up to \$1,000 of reasonable medical expenses for each person who is injured during the covered events from a cause of loss that would be covered by the Personal Liability.

For more information regarding how Special Event Coverage can safeguard your investment, please contact our office by calling 517.347.7467.

Recreational and Seasonal Vehicles



Sunny, warm and long days at the beach, on vacation, and just plain having fun are just around the corner. It's time to think about getting those recreational and seasonal vehicles ready for use, and as a part of that process, making sure you are covered for any eventuality. We offer a comprehensive line of recreational and seasonal vehicle coverage to help make your "time in the sun" a carefree adventure. Whether you own a motorboat or sailboat, a motorcycle or scooter, an RV or an ATV, we can provide you with a personalized plan to meet your needs.

Recreational Vehicle and Travel Trailer
Available coverage: Full Timer's Coverage, Diminishing Deductibles, Total Loss Replacement, and Scheduled Medical Benefits. Several discounts are available including Safety Course, Anti-Theft, and Multi Policy. Twenty-four hour immediate response claim service and sign and drive roadside assistance is free.

Motorcycle and All-Terrain - Coverage for street and dirt bikes designed to give you maximum flexibility for drivers' age and driving record. Includes regular motorcycles, cruiser, high performance,

and Harley Davidson/Buell. Options are available with discounts for safety course, anti-theft device, and association discount. All-terrain vehicle coverage available for liability, property/physical damage.

Boat and Water Craft - Comprehensive program designed for pleasure boats and personal watercraft. Coverage provides protection against injury to others, damage to property of others, bodily harm to you or your passengers, injury to a water-skier, collision of any type, fire, theft, and numerous other perils. Discounts are available for deductibles, safety courses, navigation aids, senior discount, and more.

Automobile - A comprehensive Michigan car insurance program with coverage for Personal Injury, Property, Residual Bodily Injury, Property Damage, Limited Property Damage, Uninsured Motorist Protection, Comprehensive Collision, Custom Parts or Equipment, Loan/Lease Payoff, Emergency Rental Reimbursement, and Emergency Towing/Labor. Several deductible levels are available for Comprehensive and Collision coverage. Discounts for eligible drivers. 24 hour immediate response claim service. Sign and drive roadside assistance is free.

Contact us today for more information or a free quote.



Builders Risk

We offer a Builders Risk Plan through a company with over thirty years experience in providing insurance for a wide variety of construction professionals. Policies are designed to meet the needs of even the largest construction project, whether residential or commercial.

Benefits of this plan include:

An extremely broad policy, including theft of materials from the moment of delivery. Protection for materials in-transit and at temporary locations, including office and tool trailers. Coverage for materials (including landscaping) that are installed or uninstalled. Limited errors and omissions coverage (subject to certain provisions). Automatic coverage for causes of loss commonly excluded in other policies: mechanical or electrical breakdown on plumbing, air-conditioning lines or elevators; back up of sewers/drains (no deductibles); interest of subcontractors (no need to list subcontractors or sub-subcontractors as additional insureds).

Policies tailored to your specific needs:

Choice of continuous reporting form, single structure, or deposit policy options.

Competitive rates with volume discounts and installment premiums for larger builders. No deposit/special fee required. Ability to insure profit. Loss control and consultation program.

Remodeler's policies available [coverage for the existing structure if needed]. Ability to have policy in the name of homeowner with builder as additional named insured. No coinsurance penalty on losses under \$25,000 if structure is properly reported. Coverage for model homes, model home contents, tools and equipment, and trade-in or unsold dwellings.

Builders Risk Rewards Program (up to \$10,000) to help deter arson, vandalism and theft at your job site.

Your policy can be issued in minutes when written through MSIA. Please call our office for information regarding your specific protection needs and a free quote.

MSIA Employment Opportunities

*Personal Lines Producer (Ingham Co., MI)
Commercial Producer (Ingham Co., MI)*

Generous commission schedule, benefits, and ownership in book of business. We represent many top insurance companies.

Visit our website for additional details, or send a resume and cover letter to:



info@mispecialtyins.com

Subject-line: Employment Opportunities

www.mispecialtyins.com

"As an independent insurance agency our allegiance is to you. We are committed to providing the best insurance and benefit services available to every MSIA client."

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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