

Newsletter



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

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

This issue...

Featured Staff Carolyn Lewis p.1
Special Activities and Events Coverage p.1
Institutional Coverage p.2
Disability Insurance p.2
Employment Opportunities 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-five 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



Over twenty-nine years experience with Small and Large Business Owners, Commercial Property and Liability, and Special Lines

Carolyn Lewis, CIC, LIC

With more than twenty-nine years experience in all aspects of commercial insurance services, Carolyn Lewis has assisted clients for Michigan Specialty Insurance Agency since 1995.

Her extensive career in the insurance industry brings with it a vast wealth of knowledge in both Personal Lines and Commercial Lines coverage to provide you with the best possible service available.

Carolyn's primary focus is Specialties, Small and Large Business Owners, Commercial Property and Liability, and Special Lines; however, her expertise extends to all lines of coverage.

We invite you to contact Carolyn today for assistance with any of your Commercial, Business, or Personal insurance needs by calling 517.347.7467, or 800.743.1959.



No matter the time of year, purpose, or sponsor, your special activity or event needs to be protected from damage and/or loss. Whether you are a business, non-profit, or individual, Michigan Specialty Insurance can provide access to specialized coverage programs that will provide that protection.

SPECIALIZED COVERAGE FOR:

Entity Types

Businesses
example: Lawn Care, Security, Camps, Salons, Childcare, Gun Shops, Sport Training, etc.

Non-Profits
example: Foundations, Charities, Schools, etc.

Organizations
example: Sport League, Hobby and/or Special Interest Groups, Scouts, Community and/or Social Service, Religious, etc.

Associations
example: Homeowners, YMCA, YWCA, etc.

Individuals
example: Manicurists, Therapists, Families Contractors, etc.

Event/Activity

Educational
example: Conference Meeting, Training, Workshop, etc.

Fundraising
example: Festivals, Golf Outings, Auctions, Specialty Sales, etc.

Social
example: Wedding, Reunion [School, Family, or other], Baby Shower, Party [Engagement Birthday, Retirement or Other], Prom, Holiday Celebration, Dance, Barmitzva, etc.

Exhibition
example: Race, Parade, Performance [Musical, Dramatic or other], Fair, Art or Craft Show, etc.

Available Coverage

Building and/or Contents, Inland Marine, Cancellation or Postponement, Crime, Photographs and Video, Gifts, Rented Property, Special Attire, Jewelry, Personal Liability, Medical Payments, Premises Liability, Professional Liability, Employment Practices Liability, Non-Profit Liability, Director's & Officer's Liability, Auto [including vans and buses], Event Sponsorship, Abuse and Molestation Liability, Additional Insureds, Worldwide Liability for sponsored trips with at least 14 students, Tuition and Fees, School Property Extension, Employee Dishonesty, School Liability Extension, Tools and Equipment, etc.

Contact our office today for program availability, coverage details and a free quote.

Institutional Coverage



Whether you are an Educational, Cultural, Religious, or other type of institution, we offer programs to meet your particular coverage needs. Innovative products and services tailored to you. Trouble-free claim service. Billing options include continuous policy and billing.

Highlights for all categories include

Buildings and Structures: Covers materials, equipment, supplies, additions, and new construction within 1,000 feet of premises.

Newly Acquired and Constructed Buildings: \$500,000 with 180 days to report; no percentage limitation.

Business Income and Extra Expense: 12 months' actual loss sustained; no waiting period; may be excluded for premium credit.

Glass Breakage: Full coverage; limited coverage (\$500 per pane, \$1,000 per occurrence) available for premium credit; property deductible can be eliminated.

Back-up of Sewers and Drains: Covered; may be excluded for premium credit.

Outdoor Property: Fences and walls up to \$2,500, may be increased up to \$250,000; signs up to \$5,000, may be increased up to \$100,000; trees, shrubs, plants, lawns up to \$10,000, \$1,000 per item sub-limit.

Educational Institution Program

Tuition and Fees Coverage

"Period of restitution" continues into the subsequent school term if you are unable to resume "operations" within 60 days or the beginning of the next school term; includes tuition, lab fees, bookstores, athletic events, and research grants; automatically attaches to Private and Parochial schools grades K-9 and is optional for other schools.

School Property Extension

School accessories (musical instruments, band uniforms and equipment, theatrical property) \$10,000 per occurrence, maximum \$1,000 per item; includes free standing glass showcases \$5,000 per occurrence, maximum per showcase \$2,500; money and securities \$10,000 bonus inside the premises limit for annual or semester registration, musical, theatrical, or athletic events; automatically attaches to all educational institutions.

School Liability Extension

Professional Liability Coverage for school nurses/emergency medical technicians; CGL limit \$300,000 \$500,000, or \$1,000,000 per occurrence; volunteer workers, parent support groups, and student groups are included as additional insureds; Worldwide Liability Coverage for sponsored trips/tours with at least 15 students; automatically attaches to all educational institutions.

Cultural Institution Program

Optional coverage specifically designed for cultural institutions include:

Additional Insureds

Club members.

Errors and Omissions

For damages resulting from "wrongful acts" and reimbursement of loss and claims expenses.

Commercial Automobile

Public automobiles including Organization Autos, Busses, or Vans.

Religious Institution Program

Custom coverage specifically designed for religious institutions includes:

Church Extension Endorsement

Altars/pulpits, organs/pipe-organs, stained glass windows included in building coverage at building limit; personal effects of clergy \$5,000; holiday cash \$5,000 bonus inside the premises limit during peak periods defined in the policy. Worldwide Liability Coverage for sponsored trips/tours with at least 14 students. CGL limits of \$300,000, \$500,000, or \$1,000,000. Broadened "Who is an Insured" to include church members. Medical Payments Coverage extends to church members and applies on an excess basis for off-premises activities and is automatically attached to primary religious classifications.

For more information, call 517.347.7467

Disability Insurance



Short Term Disability Insurance

May be provided as an individual or group policy. A comprehensive line of products is available to address diverse income protection needs. Flexible plan options enable coordination with Long Term Disability Insurance plans. Benefit duration from 9 to 52 weeks. Expanded maximums of up to \$2,500 a week for qualified groups. First day hospitalized or accident coverage is available. Alternative funding and competitive rates.

Long Term Disability Insurance

May be provided as an individual or group policy. Comprehensive line of group disability products is available to address diverse income protection needs of participants. A flexible plan design, specialized cost-containment programs, and range of benefit percentages are used to satisfy the needs of a variety of organizations.

Ten life minimum with special coverage for small groups of two to nine persons. Up to \$3,500 monthly maximum. Benefit duration to age 70. Two year rate guarantee. Elimination periods may range from 30, 60, 90, or 180 days. Liberal definitions of liability. Cost of living adjustment. Work incentive benefit. Waiver of premium. Conversion privilege. Retirement income protection. Revenue protection. Premiums are determined by age, sex, and job classification.

For a free quote, please call 517.347.7467

Employment Opportunities

The following positions are available within our agency:

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 / statement of interest to:



info@mispecialtyins.com

Please enter **Employment Opportunities** in the subject line.

"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