

Michigan Specialty Insurance Agency, Inc.

Offering Business, Institutional, and Commercial Products, Employee Benefits, and Personal Lines coverage, and providing a wide variety of Property & Casualty Insurance choices, including:

- Errors & Omissions Liability
- Directors & Officers Liability
- Employee Benefit Liability
- Employment Practice Liability
- Business & Commercial Automobile
- Commercial Umbrella
- Bonding Insurance
- Equipment Coverage
- Comprehensive General Liability
- Professional Liability
- Workers' Compensation Insurance
- Group Health, Dental, Life, & Disability
- Builders Risk
- Contractor's Liability
- Personal Lines
Homeowners, Renters, Automobile, Motorcycle, Recreational Vehicle and Travel Trailer, Boat, Snowmobile, Jewelry, Health, Dental, Life, and more.
- Property
- General Liability
- Umbrella Liability
- Special Event Coverage



We are able to provide the best available insurance services due to our full commitment to meet your insurance needs, and as a result of our affiliation with top-rated quality insurance companies and third party administrators.

Whatever your insurance need is, MSIA will tailor a personalized package to help protect you, your family, your business, or your organization.

Specializing in the insurance needs of individuals, families, business owners, social service agencies, non-profit organizations, and specialties. Contact our office to speak with one of our dedicated and professional staff members for more information or a free quote.

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MSIA is a subsidiary of
Child and Family Services of Michigan, Inc.



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MICHIGAN SPECIALTY INSURANCE AGENCY, INC
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Specializing in the insurance needs of

**Individuals
Families
Business Owners
Social Service Agencies
Non-Profit Organizations
and Specialties**

Our clients receive

The professionalism of a firm represented in the business community.

Expertise of licensed agents and investment advisors specializing in employee benefit programs and property and casualty insurance.

Our commitment to provide the highest possible level of service to each and every client.

An Independent Insurance Agency

Our Commitment is to you!

Michigan Specialty Insurance Agency

SOCIAL SERVICE NON-PROFIT PROGRAMS

Optional coverage highlights specifically designed for social service non-profit agencies include:

Professional Liability Coverage - For damages arising out of counseling, including marriage or family therapy, child placement, foster care, vocational counseling, and educational or learning disability therapy.

Directors & Officers - Coverage for damages resulting from "wrongful acts". Reimbursement of loss and claims expenses for negligence in employing, investigating, retaining, and supervising employees or volunteer workers.

Event Sponsorship - Available

Abuse/Molestation Liability Coverage - Includes legal liability for sexual abuse or sexual molestation for infliction of physical, emotional or psychological harm resulting from physical, visual or audible conduct.

Commercial General Liability - Includes general aggregate, product and completed operations aggregate, and personal and advertising injury. Per occurrence and aggregate limits available. Also includes damages to rented premises and medical expense [any one person].

Property & Content Coverage - Covers all owned, rented, or leased property and business contents of insured; including the property of others.

Business & Commercial Automobiles - For owned vehicles and employer's non-owned and hired vehicles. Comprehensive/collision deductible levels available.

EMPLOYEE BENEFIT SERVICES

All programs may be provided as individual or group policies.

- HEALTH INSURANCE
- LIFE & ACCIDENTAL DEATH/DISEMBLEMENT
- SHORT TERM DISABILITY INSURANCE
- LONG TERM DISABILITY INSURANCE
- RETIREMENT AND PENSION PROGRAMS

PERSONAL LINES INSURANCE

Provides you with coverage for your assets and property. A sampling of available coverage includes:

Homeowner - Package policy providing for property damage and liability coverage. Available coverage enhancements include dwelling and personal property replacement costs, increased liability, and availability of other coverage options. Premium credits available to senior citizens, group members, and loss-free insureds.

In-Home Business - Property, liability, loss of income and a variety of other coverage in a self-contained package that attaches to your homeowners, mobile home, or farm policy, or as a stand alone business owners policy.

Country Estate - Farm personal property and buildings that do not fall under homeowners or mobile home coverage.

Farm - For a farm, farm owners, and farm liability whether your farm is your livelihood, a hobby, or in between.

Dwelling - 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 - For property damage and liability. Many coverage enhancements are available to meet your specific needs.

Renters - Offers the same personal property coverage and liability protection as a homeowners policy. Covers the cost of repairing or replacing damaged, destroyed, or stolen property.

Personal Umbrella Liability - Excess liability coverage over other lines of insurance.

Workers' Compensation - Coverage for domestic employees, such as housekeepers, child care providers, grounds keepers, gardeners, maintenance, chauffeurs, and butlers.

Flood Insurance - Not covered under Homeowners policies. Mortgaged properties in a Special Flood Hazard Area (SFHA) must have flood insurance.

Flood zones are determined by FEMA. Flood insurance only covers the value of the structure. Contents coverage may be purchased with your building coverage.

Personal Automobile - Comprehensive Michigan automobile insurance program offering coverage for personal injury, property damage, limited property damage, residual bodily injury, uninsured and under-insured motorist, comprehensive, collision, additional custom parts or equipment, loan/lease payoff, rental reimbursement, and emergency towing and labor. Several deductible levels available for comprehensive and collision coverage. Discounts available for eligible drivers.

Recreational Vehicle & Travel Trailer - Coverage specifically designed to meet your needs. Available coverage includes: 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.

Boat & Personal Watercraft - Comprehensive program for pleasure boats and personal watercraft. Coverage provides protection against injury to others, damage to the property of others, bodily harm to you or passengers, injury to a water-skier, collision of any type, fire, theft, and numerous other perils.

Motorcycle - Coverage available for most motorcycles including: cruisers, sport, touring, and dirt bikes; ATVs; and some custom motorcycles. Coverage is designed to give you maximum flexibility for driver's age and driving record. Many options are available with discounts for safety courses, endorsements, and anti-theft devices.

All-Terrain Vehicle & Snowmobile - Liability and property and physical damage coverage.

Additional information regarding any of our services and/or free quotes provided upon request.



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