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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 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](mailto:info@mispecialtyins.com) [please enter *general information request* in the subject line], visit us at [www.mispecialtyins.com](http://www.mispecialtyins.com) for a complete listing of our services.

### **Featured Staff Member**



Agency Founder, President, Producer, & Resident Agent. Non-profit Specialist with over 30 years of non-profit experience and 16 years in the insurance industry.

## **Sharon Vichcales, LIC**

Establishing the agency in 1995, and serving as company President since that time, Sharon Vichcales wears many hats and shoulders much responsibility.

As company President, she handles agency and office management, all aspects of human resources, payroll and accounting, staff supervision, as well as all contract negotiations with affiliated insurance companies. As Producer, she quotes, sells and services all lines of insurance; serves as Resident Agent; and is a Nonprofit Specialist with over thirty years of nonprofit experience.

Sharon's professional staff of agents and customer service representatives is eager to assist you with all your insurance needs. To contact Sharon regarding MSIA services, or for a free quote, please call 517.347.7467, or toll free 800.743.1959.

## Non-Profit Coverage



Regardless of the purpose or size of your non-profit, Michigan Specialty Insurance Agency understands your insurance needs and offers coverage to meet each one of those needs. We are proud to have on staff a licensed agent with over thirty years of non-profit experience.

### **Highlights specifically for non-profit agencies include:**

#### **Directors and Officers Liability**

Damages resulting from "wrongful acts". Reimbursement of loss arising from negligence in employing, investigating, retaining, and supervising employees or volunteer workers.

#### **Professional Liability**

Damages arising out of counseling, including marriage or family therapy, child placement, foster care, vocational counseling, and educational or learning disability therapy.

#### **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].

#### **Abuse/Molestation Liability**

Includes legal liability for sexual abuse or sexual molestation for infliction of physical, emotional or psychological harm resulting from physical, visual or audible conduct.

#### **Property and Content Coverage**

All owned, rented, or leased property and business contents of insured; including the property of others.

#### **Business and Commercial Automobile Coverage**

Owned vehicles and employer's non-owned and hired vehicles. Comprehensive/collision deductible levels available.

#### **Event Sponsorship - Available**

**Contact our office today for coverage details and a free quote.**

## Personal Lines Protection



Protecting you, your family, and your assets against damage, loss, and claims is of utmost importance. At MSIA we work with you to tailor coverage to meet the specific needs of your household and lifestyle.

### Homeowner Policy

Providing property damage and liability. Enhancements include dwelling & personal property replacement costs, increased liability, and availability of other coverage options. Premium credits for senior citizens, group members, and loss-free insureds.

### 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. Many coverage enhancements are available to meet your needs.

### In-home Business Policy

Property, liability, loss of income & a variety of other coverage in a self-contained package attaching to your homeowners, mobile home, or farm policy, or as a 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 Umbrella Liability

Provides excess liability coverage over other lines of insurance.

### Flood Insurance

Homeowners policies do not cover flood damage. Federal laws mandate that all mortgaged properties in a Special Flood Hazard Area (SFHA) have flood insurance. Flood insurance only covers the structure. Contents coverage can be added.

### Workers' Compensation

Coverage for domestic employees, such as housekeepers, providers of child care, grounds keeper, gardeners, maintenance, chauffeurs, butlers.

### Personal Automobile

A comprehensive Michigan insurance program offering personal injury protection, property protection, residual bodily injury, property damage, limited property damage, uninsured motorist protection, comprehensive collision, additional custom parts and equipment, loan or lease payoff, emergency rental reimbursement, and emergency towing and labor. Several deductible levels are available for comprehensive and collision coverage. Discounts available for eligible drivers.

### Recreational Vehicle/Travel Trailer

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.

### Motorcycle

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

### All-Terrain Vehicle/Snowmobile

Liability and property and physical damage coverage.

### Boat/Personal Water Craft

A comprehensive program to meet your need for pleasure boat and personal watercraft coverage. Policies provide protection against injury to others, damage to property of others, bodily harm to yourself or passengers, injury to a water-skier, collision of any type, fire, theft, and numerous other perils.

### Life Insurance

There are many types of life insurance policies, all of which are designed to serve different needs. Categories include: Term Life, Whole Life, Endowment; and Special Use Policies such as Universal Life, Variable Life, Variable Universal Life, Guarantees, and renewable and 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 a stated amount of periodic income in the event the individual cannot work due to a disability, illness, or accident.

### Long-Term Care Protection

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

### Retirement and Pension Services

Qualified and non-qualified plans, and tax sheltered annuity programs are available. Programs backed by A+ rated superior companies. Extremely low administrative cost; customized individual plan design; personal and efficient services; flexible investment alternatives; broad selection of investment options; individual account with toll-free/Internet access; comprehensive retirement planning service; annual enrollment and information seminars.

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](mailto: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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**"Operation Good Cheer"**  
*Celebrating 40 years of service!*

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