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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 [please enter *general information request* in the subject line]. Visit us at www.mispecialtyins.com for a complete listing of our services.

Featured Staff Member



**Administrative
Assistant & Customer
Services Specialist**

Terrie 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 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.



Contractor's Liability

We offer a contractor's program that can help you with the challenges faced by the new breed of contractor. One of those challenges is filling the gaps of your general liability policy...gaps like pollution or professional liability.

You know that every contractor needs pollution liability coverage, but you might not know that if your responsibility goes beyond construction to design delegation, actual project design or construction management, you need professional liability coverage too. No matter what kind of contractor you are, you can pick liability coverage that serves your particular needs. Each contractor firm is unique. We work with you to craft a program specifically designed to respond to the needs of your company, your client and your lender. We help you evaluate your financial risks and business goals, and depending on those requirements, tailor coverage for your firm.

Enhanced risk management services

Contract reviews concerning design services by industry specialists.
Free subscription to Constructive Comments risk management newsletter for contractors.

Outstanding claim services

Specialists dedicated to construction industry claims in twenty-five major metropolitan markets.
Circumstance reporting.
Free pre-claims assistance.
E-mail access to your claims specialist.
Toll-free fax number to submit claims information.

Added features

Policies provide worldwide defense and indemnity coverage.
Contractor's policies include innocent principle's coverage.
Self-insured retention can be reduced by 25% for good claims experience.
Non-retroactive credits up to 30% are provided to eligible firms.
Longevity credit saves up to 10% for loyal customers.

Contractor's professional liability:

For failure to detect faulty workmanship of others. Retroactive coverage available. Coverage for your own liability from design services performed by in-house staff, design firms as subcontractors, joint ventures with design firms, and/or agency and at-risk construction management services. Limits from \$500,000 to \$30 million (higher limits may be available upon request. Self-insured retention levels: general contractors \$10,000; specialty contractors \$5,000. Minimum premiums: general contractors \$6,500; specialty contractors \$3,500. Punitive, exemplary, or multiplied damages payable to the fullest extent of the law. Basic policy excess over project specific policies. Automatic 90 day coverage for newly acquired subsidiaries. Legal fee/expenses reimbursement for up to \$25,000 per year for ADA and FHA actions.

Contractor's pollution liability:

Coverage for job site and vicarious liability. Retroactive coverage available for eligible firms. Available limits from \$250,000 to \$30 million (higher limits may be available upon request). Self-insured retention level for general and specialty contractors is \$5,000. Minimum premium for general and specialty contractors: \$2,500. Most environmental expenses covered.

Combined policy:

All the protection/coverage of professional liability and pollution policies combined into one. Available limits from \$500,000 to \$30 million (higher limits may be available upon request). Self-insured retention levels: general contractors \$10,000; specialty contractors \$5,000. Minimum combined premiums: general contractors \$8,500; specialty contractors \$5,000. Coverage for generation, transportation, storage and/or disposal of pollutants, and of clean-up costs.

Contractor's project insurance:

Minimum premium \$10,000 for \$1,000,000 minimum limit. Available limits: \$1 million to \$30 million. Minimum self-insured retention is \$10,000. Availability in all states, the District of Columbia, and US territories except for PR. **Program special features:** Coverage dedicated to one project. Choice of coverage for third party claims made against the contractor only, or for third party claims made against the contractor and the design team. Covers design phase through substantial completion [no annual renewals]. Extended reporting coverage up to 5 years beyond date of substantial completion. Guarantees the project rate from project inception based on the estimated construction values, length, scope, and nature of the project. Contractors tailor their project's professional/pollution insurance program to meet client requirements.

For a free quote, please call 517.347.7467



Liability Protection

Important and necessary coverage that protects your business, your institution, or your organization from the effects of claims and/or lawsuits.

Comprehensive General Liability

Provides protection and defense for "non-professional" incidents. Includes bodily injury or property damage to others for which you are legally liable, such as slip and falls on your premises, liable, slander, false arrest, and advertising liability. Occurrence: protection for any covered claim that happens during the policy period, regardless of when the lawsuit is brought against you. Named Insured: includes the organization, employees, and volunteers. Off-premise fund-raising activities may be included [each event added separately]. Prior Acts Coverage: Should your current coverage be on a "Claim Made" form, the purchase of "Tail" coverage with a one-time premium payment, which converts your "Claim Made" policy to an "Occurrence" form.

Professional Liability Insurance

Provides protection and defense for professional incidents that occur, or are alleged to have occurred. Named insured includes entity or organization, employees, volunteers, and if applicable, physicians can be added. Examples of lawsuits: client suicide after rendered service; mental anguish suffered after treatment/service; inadequate/improper care of a child in a residential treatment facility/foster home; adoptive and/or foster parents not being fully informed regarding a child; clients suffering abuse; breach of duties on part of the professional.

Directors and Officers Liability

Protects from alleged errors in judgment, breaches of duty, or wrongful acts. Named insured includes the agency, employees, volunteers, directors and officers, and all committee persons. Coverage for misuse of funds, negligence, mismanagement, misrepresentation, improper allocation of resources, conflicts of interest, wrongful termination, discrimination, and related matters of the American Disability Act.

Additional & Commercial Umbrella

Provides coverage in excess of basic policy limits and protects against other losses not included in [or excluded from] your general coverage.

Employee Benefit Liability

Provides protection for errors or omissions in group health insurance, pension plans, and/or employee investment plans.

Umbrella Liability

Excess liability coverage over General Liability, Professional Liability, Employee Benefit Liability, Automobile Liability, and Employers' Liability under Workers' Comp

To determine the right liability coverage for your business, institution, or organization, or to explore where you may have gaps in your existing liability coverage, please contact one of our professional insurance staff by calling 517.347.7467, or emailing to info@mispecialtyins.com [please enter valid contact in the subject-line]

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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Looking for a wonderful volunteer opportunity? An important cause that needs your help? A way to make a difference in the lives of children in foster care? Then you're looking for

"Operation Good Cheer"
Celebrating 40 years of service!

Please call 517-349-6226 or visit www.cfsm.org/OperationGoodCheer