



TSGA

Texas Security General NEWS

November 2009

UNDERWRITING NEWS

Our **TDP-1** program has been enhanced with options to add **Water/Accidental Discharge** and **Replacement Cost** on the Dwelling by endorsement. This is available for **new, renewal** and **rollover** business. Accidental Discharge and Replacement Cost on the Dwelling is available on the TDP-2 policy form, but can now be endorsed on a TDP-1 policy form as well. We also offer coverage on Secondary/Seasonal Dwellings with up to 10K Water/Accidental Discharge.

END OF YEAR TAX UPDATE

As the end of the year quickly approaches it is time to review your end of year tax status. **If you have had a change of address, or if your taxpayer identification number has changed during the year, you will need to submit a new W-9 Form with TSGA.** The current forms are available at: <http://www.irs.gov/pub/irs-pdf/fw9.pdf>. Please make sure we have current and accurate information to avoid mailing delays. Also, don't forget that both direct bill and CK Premium Finance payments can now be made online. This popular service is available at texassecuritygeneral.com and provides your customers with an easy and convenient payment option without additional service fees!
One more way we make doing business easy!

COMMERCIAL CONTRACT

TSGA is offering new, lower rates effective **November 1st for Commercial Auto Insurance** including **Auto Liability, Physical Damage** and **Motor Truck Cargo** coverage that meets the specific needs of your insured's business operations. Coverage is available on vehicles used in a business capacity, whether a single truck or an entire fleet of passenger or freight vehicles.

Targeted Classes include: Trucking - Owner Operators; Bobtail/Deadhead; Fleet Operations; Local; Intermediate; Motor Truck Cargo; Business Automobile; Dump Trucks, (Sand & Gravel, Dirt & Coal Haulers); Trash (Refuse Haulers-Commercial & Residential); Contractors; Hauling for Self; and more.

Contact **Terry** or **Liauna** for an **extremely competitive** quote!



DID YOU KNOW???



... Our mailing address is:

Texas Security General Insurance Agency, Inc.
18545 Sigma Road, Suite 101
San Antonio, Texas 78258

The forwarding order for the address in Snook, Tx (formerly Emerald Surplus) will expire at the end of November. Please be sure that all your records reflect the address above to avoid mail delays.

Your TSGA Team:

TSGA Underwriting:

SE TX, Coastal	Ranise Maynard	Ext. 7469
SW Texas	Mary Lou Madrigal	Ext. 7471
N & West TX	Melony Colombo	Ext. 7470
UW Associate	Martha Zuehl	Ext. 7459
UW Associate	Veronica Casarez	Ext. 7407

TSGA Accounting:

Director	Raina Ebong	Ext. 7463
Personal Lines	Peggy Grill	Ext. 7452
Commercial	Lydia Dalton	Ext. 7464

CK Premium Finance:

Associate	Veronica Alcala	Ext. 7460
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TSGA Claims:

Manager	Sheila Wilkins	Ext. 7472
Associate	Evelyn Longoria	Ext. 7404

Commercial Department:

Underwriter	Terry Flores	Ext. 7403
Underwriter	Liauna Michalec	Ext. 7414

Commercial Brokerage Department:

Senior Broker	Andy Meurer	Ext. 7485
Broker	Debbie Grimsley	Ext. 7411

Marketing Representatives:

West TX	Larry Thompson	806-438-2741
SE TX, Coastal	Paul Numinen	281-660-4974
SW Texas	Robert Salinas	210-324-7520
North TX	Steve Snyder	214-475-4178



From the President

“...Our TDP-1 program has been enhanced to add Water/Accidental Discharge...”



Give Thanks!

18545 Sigma Rd, Suite 101
San Antonio, TX 78258
Phone: 800-714-6789
Fax: 800-714-7110
texassecuritygeneral.com

Happy Birthday!

Leti Contreras - Managing Partner - 11/7

Anniversaries!

Evelyn Longoria - 11/14 - 4 yrs.

Employee of the Month!

Melony Colombo & Martha Zuehl

COMMERCIAL BROKERAGE

TSGA is now offering new higher **commercial property limits.**

Coverage Offered:

- Building
- Business Personal Property
- Business Income (incl. monoline Loss of Rents)
- Inland Marine

Optional Coverage:

- Signs
- Ordinance & Law (B&C only)
- Crime
- Spoilage

Minimum Premium - \$1,000

Units Available - Up to \$2,500,000-Must be 2 miles or more from the coast;

Up to \$5,000,000 - Coastal counties (per location) with wind;

Up to \$25,000,000 - Non-coastal (per location) - with wind.

Occupancies:

- Apartments
- Retail/Strip Malls
- Convenience Stores
- Taverns/Bars
- Restaurants
- Condominiums
- Student Housing
- Offices
- Assisted Living Facilities
- Service Stations
- Hotel/Motel
- Warehouses

Give **Andy** or **Debbie** a call to find out more!

TSGA will be closed **Thurs. & Fri. (11-26 & 11-27)** for the **Thanksgiving** holiday. Our office will remain open as we honor our Veterans on Nov. 11th with great respect and appreciation! As always, our online system is available 24/7 even on weekends and holidays!