



**TSGA**

# Texas Security General NEWS

August 2011



Tom Contreras  
*From the President*

“... competitive premiums available for Vacant Commercial Properties, a real need for today’s market ...”



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## TSGA OFFERS VACANT COMMERCIAL PROPERTY PROGRAM

TSGA offers competitively priced coverage for your **Vacant Commercial Properties**.

Coverages include:

- Monoline Property, Package (Prop. & Liab.), Contents, and Multiple Locations
  - Commercial Forms ISO Basic & Special – ACV & RCV
  - Building Values up to \$3,200,000
  - Commercial Premises Liability Limits up to \$1,000,000/\$2,000,000
  - Renovations: 50% of building value up to \$400,000
  - Low minimum premiums
  - 3, 6, 9 or 12 month policies
  - Deductibles from \$500
  - Theft available in conjunction with VMM
- Our Commercial Department will be happy to provide full details and assist you with a quote!

## COMMERCIAL CONTRACT

TSGA offers a competitive **Restaurant Market**, providing Commercial Property, General Liability, Equipment Breakdown, Food Spoilage, and Business Income, as well as other coverage options. Coverage options include:

- Special form with theft,
- Replacement Cost,
- Equipment breakdown including electrical, credit card, cooling equipment, air-conditioning, and alarm
- Food spoilage, including due to loss of power
- Sign Coverage; and much more.

**Terry, Liauna, Karen and Sheri** are available to answer any questions you might have. Give them a call today!

### *Happy Birthday!*

**Bob Martin** - Bonds - 8/16  
**Robert Salinas** - District Manager - 8/18  
**Diane Martin** - Acct. Director - 8/24  
**Veronica Casarez** - UW Associate - 8/28  
**Ranise Maynard** - Senior Underwriter - 8/31

### *Anniversaries*

**Sue Millegan** - 3 yrs.  
**Mary Lou Madrigal** - 5 yrs.

## CK PREMIUM OFFERS IMPROVED LOAN ENDORSEMENT OPTION

CK Premium Finance recently began offering the ability to **add additional premium to existing loans**. The previous criteria required a minimum premium to be met (\$300 personal lines/ \$1000 commercial lines), but we have now **removed that requirement!** We will now process a loan endorsement for any amount, making it much easier for your insured’s to pay for additional premiums.

**Other key points to qualify for a loan endorsement include:**

- All loan installments must be current - cannot endorse if payment is past due
- There must be a minimum of three installments remaining on the loan to endorse
- Must have current loan with CKPF
- New policies cannot be added to existing loan obligations
- Additional premium must not be fully earned
- The required down payment must be made to TSGA prior to the endorsement being processed.

Please feel free to call **Veronica A.** at **Ext. 7460** for more information or to ask for assistance in processing your loan endorsement. We are happy to serve you!



### DID YOU KNOW???



... Voyager offers coverage for vacant homes with no minimum earned premium?

## WEBINARS

We invite you and your staff to participate in a weekly, one-hour **WEBINAR** to learn how easy it is to do business with TSGA! **Reserve your Webinar seat by registering online on our website under Latest News**, or watch for your invitation in your email inbox.

**Tuesday, 8/2, 8/9, 8/16, 8/23 - 2pm CST - Commercial Lines** On-line rating

**Thursday 8/4, & 8/18 - 2pm CST** - Quoting NEW Business - *the ease of doing business with TSGA - Personal Lines*

**Thursday 8/11, & 8/25 - 2pm CST** - TSGA Accounting and CK Premium Finance

For more information on our Webinars, please visit our **WEBINARS** page which can be found on our website at [www.texassecuritygeneral.com](http://www.texassecuritygeneral.com).

TSGA will be closed Monday, Sept. 5 in observance of Labor Day. For your convenience our online quoting and rating systems for Commercial and Personal Lines will be available 24/7.