



Texas Security General NEWS

March 2011

TSGA



Tom Contreras
From the President

“... CKPF now offers loan endorsement ...”



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

CK PREMIUM FINANCE

OFFERS LOAN ENDORSEMENT

CK Premium Finance now offers the ability to add additional premium to existing loans.

Key points to qualify for a loan endorsement:

- 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.
- The minimum additional premium required to endorse is \$1,000 for Commercial Lines policy loans and \$300 for Personal Lines policy loans.
- Must have current loan with CKPF.
- New policies cannot be added to existing loan obligations.
- The 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 first loan endorsement. We are happy to serve you!

COMMERCIAL CONTRACT

TSGA offers competitive coverage for your **apartments, town-homes, condominiums & dwellings.**

Program Highlights:

- \$1,000,000/\$2,000,000 Limits Available
 - Up to \$1,000,000 Property Value, Per location
 - Low Minimum Premium - Pkg. Mono-Line
 - Medical Expense Coverage
 - No General Liability Deductible
 - No Separate Windstorm-Hail Deductible
 - Swimming Pools Eligible
 - Equipment Breakdown Coverage Available
- Contact **Terry** or **Karen** today for your competitive quote!

WEBINARS

Please take advantage of our **LIVE** one hour **WEBINARS** held each week. You should be receiving a weekly invitation to attend or simply RSVP to leti@txsecgen.com.

Thursday 3/3 - 2pm CST - Quoting NEW Business - *the ease of doing business with TSGA*

Thursday 3/10 - 2pm CST - Accounting Updates and Information

Thursday 3/17—2pm CST - Quoting NEW Business - *the ease of doing business with TSGA*

Thursday 3/24 - 2pm CST - Accounting Updates and Information

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
TX United	Mende Gilson	Ext. 2243
UW Associate	Martha Zuehl	Ext. 7459
UW Associate	Veronica Casarez	Ext. 7407
UW Associate	David Glenn	Ext. 7418

TSGA Accounting:

Director - SA	Raina Ebong	Ext. 7463
Director - Tyler	Diane Martin	Ext. 2234
Personal Lines	Peggy Grill	Ext. 7452
Commercial	Lydia Dalton	Ext. 7464

CK Premium Finance:

Associate	Veronica Alcalá	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
Underwriter-Tyler	Karen Taylor	Ext. 2222
UW Assoc. - Tyler	Sheri Deaton	Ext. 2238
Bonds	Bob Martin	Ext. 2235

Commercial Brokerage Department:

Underwriter	Debbie Grimsley	Ext. 7411
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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

Happy Birthday!

Raina Ebong - Director of Accounting - 3/2
Mary Lou Madrigal - Underwriter - 3/27

Anniversaries!

Sheila Wilkins - Claims Manager - 16 yrs.
David Glenn - UW Associate - 1 yr.

Employee of the Month!

Ranise Maynard - Underwriter

TSGA NOW OFFERS FLOOD INSURANCE

TSGA offers **AFFORDABLE FLOOD COVERAGE** for your insureds. 20 - 25% of all flood claims come from low-to-moderate risk areas that are well outside coastal and other low-lying areas. Premiums for Flood coverage in low risk areas is especially affordable and can prevent a catastrophic loss! Don't leave your insureds unprotected. Contact **Mende** at Ext. 2243 for your quote!



DID YOU KNOW???



... **Bonds** are available through TSGA.
Contact **Bob Martin** for your quote!

Have you heard about our new **GeoVera SPECIALTY COASTAL PROGRAM ?** Check out the details on this exciting new program on the reverse side of this newsletter.

Attention 1st & 2nd Tier Agents & CSR's...

TSGA is now offering the GeoVera Specialty Coastal Program which includes 2 products. A competitively priced personal lines homeowner policy with windstorm coverage for Tier 1 & Tier 2 counties (including HARRIS county) and a Wind Only policy for Tier 1.

Texas HO-3 Wind Included Policy Coverage Details:

- ⇒ Coverage A - Dwelling: \$100,000 - \$600,000
- ⇒ Coverage B - Other Structures: %10 of Cov. A with option to decrease to 2% or 5%.
- ⇒ Coverage C - Personal Property: Issued at 50% of Cov. A with option to decrease to 25%; tenant and vacant occupancy issued at 5%.
- ⇒ Coverage D - Loss of Use: Issued at 10% of Cov. A.

Texas HO-3W Wind Only Policy Coverage Details:

- Covered Peril is Windstorm or Hail
- Year Built 1945 and later
- Coverage A Dwelling issued at 100% Replacement Cost!
- Occupancy types are Primary, Seasonal, Secondary, Tenant, Vacant, Unoccupied
- Hurricane Deductible options include 2%, 3%, 5% & 10%
- Wind/Hail Deductible options include \$1000, \$2500, \$5000
- Ordinance or law (building ordinance) issued at 25% of Coverage A

One more way we make doing business easy!

To request additional information please complete and fax back to us at: 800-714-7110

Agency Name: _____

Address: _____

City/St/Zip: _____

Phone: _____ Fax: _____

Contact: _____ Email: _____

Your Marketing Representative will contact you with details or you can contact TSGA at 800-714-6789. Detailed information on this exciting new program is available at:

texassecuritygeneral.com.

Go to the Personal Lines tab then click on Coastal Homeowners for more information.

If you have questions as you log in and maneuver through the GeoVera website, please feel free to contact: Ranise Maynard, 800-714-6789, Ext. 7469.