



# Texas Security General

## INSURANCE AGENCY, LLC.

### Do you want to increase your hit ratio?

Don't miss out on the competitive rates TSGA has to offer!

#### Recent Successes at TSGA's Commercial Department include:

##### 1-4 Family Dwellings

- Owned by individuals or corporate investors for rental purposes
- Replacement cost and special perils available
- Seasonal/timeshare locations eligible

##### Retail Liquor Store

- Liquor & General Liability limits up to \$1,000,000/\$2,000,000
- Property, equipment breakdown, general liability, crime, and liquor liability coverage available on one policy
- New ventures are eligible
- Hired & non-owned auto liability coverage available

##### Concessionaire/Vendor

- Available for indoor, outdoor, seasonal lots or tents and flea markets vendors that operate at the same or varying locations
  - ⇒ Ex. Include street vendors, hot dog carts, mall kiosks, newsstands, Christmas tree lots and more
- Ability to insure up to 40 stands on the same policy
- Inland marine coverage available for stands and miscellaneous items
- Food trucks are eligible

##### Janitorial Services

- Rated based on number of full and part-time employees
- Non-auditable policy
- Optional coverages including contractors equipment, rental reimbursement, lost key coverage and property damage extension
- Ability to write risks with up to 50% floor waxing

##### Lessor's Risk

- Ability to write buildings that are not 100% leased
- Liability limits available up to \$1,000,000 per occ./ \$2,000,000 up to \$5,000,000
- Property limits up to \$5,000,000
- Coverage available as monoline liability, monoline property or package

##### The Office

- Offers a comprehensive bundle of coverages on a business owners form for more than 50 different office classes
- Professional liability coverage of \$25,000 included for many classes

##### Convenience, Delicatessen & Grocery Store

- Liability limits up to \$1,000,000/\$2,000,000
- Umbrella limits up to \$5,000,000 available
- Coverage for stores with or without commercial cooking
- Gasoline sales exposures available
- Coverage for stores open 24 hours

##### Vacant Buildings and Land

- 3, 6, 9 or 12 month policy terms
- No restriction on the length of vacancy
- Replacement cost and special perils available for buildings less than 25 years old
- Can consider partially improved land
- Can write up to 1,000 acres per location
- Can consider risks with lakes and ponds

##### Artisan / Trade Contractors

- 40 eligible classes of Artisan and trade contractors
- Payroll up to \$500,000/Receipts up to \$1,000,000
- Up to 50% subcontracted work

##### Churches

- General Liability, Property, Directors and Officers and Employment Practices Liability available
- Abuse and Molestation and Pastoral Professional Liability available

**Send your submissions to:**

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