

AGENT Update

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new programs and new market

Irwin Siegel Agency, Inc. (ISA) recently announced the addition of new healthcare programs focused on various medical facilities and Long Term Care providers. ISA administers this program through a company with the financial strength of more than \$16 Billion in surplus and the highest ratings from the industry's principal rating agencies including A+ (Superior) by A.M. Best and A+ (Strong) by Standard & Poor's. These programs combine the financial strength, breadth of coverage, expertise, commitment to service, and flexibility that ISA is proud to offer.

Miscellaneous Medical Product

Miscellaneous Medical Product provides claims made healthcare professional liability and occurrence general liability coverage to specialized providers within the healthcare field. Non-owned automobile coverage may be available. Minimum policy premium: \$2,500

Examples of Eligible Classes Include:

- Home Healthcare Providers
- Staffing / Nurse Registries
- Hospice
- Imaging / Dialysis

Long Term Care Product

Comprehensive package policy includes property, auto, inland marine, crime and boiler and machinery. Excess liability is also available. Minimum policy premium: \$25,000

Examples of Eligible Classes Include:

- Long Term Care Facilities
- Skilled Nursing
- Assisted Living
- Pharmacies
- Independent Living

Please call ISA at 1.800.622.8272 for more information or visit our website at www.siegelagency.com

ISA NEW COVERAGE *enhancements*

ISA continues to provide specialized coverage solutions that offer our broker and agent partners a competitive edge. Recent additions to ISA coverage enhancements include:

Enhanced Property Form

Provide your client increased comfort with our new Enhanced Property Form, offering optimum flexibility and increased limits. The new form features a broad range of extensions, including increased equipment breakdown coverage, non-owned detached trailers, and pollution cleanup limits.

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Green Endorsement

Studies show that a building constructed with Green Standards in mind improves productivity, reduce costs, and inspires innovation. Don't let the high cost present an obstacle to building eco-friendly. Currently available on ISA Commercial Property Policies. In the event of a loss, the program enables an organization to replace vintage equipment and old-fashioned building materials with ENERGY STAR products and recycled building material.

Youth Accident Form

If your clients focus on the growth and development of children in organizations such as a Boys & Girls Club or Big Brothers Big Sisters; Youth Accident Coverage is essential. Standard General Liability insurance provides coverage to some youth exposures, but is your client fully covered? Youth Accident Coverage fills the gap in coverage and reduces your client's risk of loss. The coverage is designed to protect individual participants in case of injury or accidental death.

WORKER'S COMPENSATION ISA has the answer for your clients

ISA has the ability to quote Workers' Compensation (WC) for most social service accounts with a minimum premium of \$10,000. Available in all states excluding NJ; ISA is actively pursuing WC opportunities across the country.

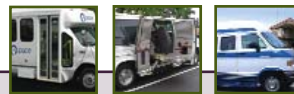
Providing Worker's Compensation coverage for your clients can prove to be a difficult task. Don't let your client shop their Workers' Compensation through another Broker and risk losing their other lines of business. When your client's policy comes up for renewal, ask ISA to include a WC quote in addition to the package policy.

Submission Requirements

- Completed Acord Application
- Table of Contents from Safety Manual
- Minimum three years of loss information (*preferably five years*)
- Current experience modification worksheets or prior years final audit.

visit the new
www.siegelagency.com

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Program Updates & ISA Announcements



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KNOW?

irwin siegel
 agency inc.

has the ability to offer
 superior insurance
 solutions for your
 high net worth clients.

one convenient package
 policy that **saves time**
 and **money** for your
 clients can also **prevent**
gaps in coverage that
 could go undetected with
 other carriers.

available coverages
 homeowners
 excess liability
 automobile
 private collections
 yacht
 excess flood
 private aviation
 kidnap, ransom & extortion

www.isapcg.com

Transit Background:

ISA introduced a new package program for transportation providers within the human service field. These services are classified as Paratransit, rural transit or non-emergency medical transportation. The elderly and those with disabilities have additional challenges when it comes to their transportation needs and require adapted vehicles or assistance in transport. A typical Paratransit program may include taxis, buses, shuttles and vans. Vehicles are usually adapted for the elderly and people with disabilities to ensure safe and reliable travel.

Program Update:

Since the transportation program introduction in July, we have received an overwhelming response and have been successful in writing many of these new accounts. It is always exciting to offer new programs and it is important to also offer unique risk management services for these organizations. Our risk management department has prepared a comprehensive listing of auto related resources and trainings that are available to assist provider agencies in their safety program initiative and vehicle maintenance schedules.

ISA Transit Program Highlights:

- Comprehensive Package includes General Liability, Auto, Umbrella
- Abuse coverage and Garage Liability available
- For-Profit and Not-For-Profit eligible
- Limited capacity for emergency services vehicles in conjunction with Para-Transit services
- Employees as insureds endorsement
- Hired Car physical damage up to \$50,000
- Fleet/Driver Risk Management services
- No Driver exclusions - drivers must meet underwriting guidelines

Submission Requirements:

- Acord applications
- Agency brochure
- Currently valued five year loss runs
- Supplemental applications
- Safety & driver manuals
- Driver's list

ISA'S SOCIAL SERVICE INSURANCE PROGRAMS targeted classes

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| <ul style="list-style-type: none"> ▶ activity centers, handicapped ▶ addiction treatment services ▶ adult day care centers ▶ ambulatory surgery centers ▶ assisted living facilities ▶ associations for the handicapped ▶ behavioral health facilities ▶ big brother/big sister organizations ▶ boys and girls clubs ▶ children guidance agencies ▶ children's homes & villages ▶ clubhouses ▶ community action agencies ▶ community centers ▶ continuing care retirement communities ▶ counseling centers ▶ county health centers/health dept ▶ crisis intervention centers/hotlines ▶ developmental disabilities facilities ▶ dialysis centers ▶ emergency shelters ▶ family counseling services ▶ family location services ▶ family service agencies ▶ group homes ▶ halfway group homes ▶ head start programs ▶ helping hands services | <ul style="list-style-type: none"> ▶ home healthcare agencies ▶ homes for children - (with health care incidental) ▶ homes for destitute men & women ▶ hospice facilities ▶ hotline services ▶ imaging facilities ▶ independent living facilities ▶ job counseling & training centers ▶ lithotripsy centers ▶ marriage counseling services ▶ outpatient facilities ▶ mental health clinics ▶ mental health counseling ▶ missions ▶ multi-service centers ▶ non-profit rural transportation ▶ orphanages ▶ outreach programs ▶ para-transit providers ▶ psychiatric rehabilitation services ▶ referral services for personal & social problems ▶ residential care for the disabled ▶ rehabilitation centers (residential w/ health care incidental) ▶ self-help group homes ▶ self-help organizations ▶ service leagues | <ul style="list-style-type: none"> ▶ settlement houses ▶ sheltered workshops ▶ skill nursing facilities ▶ skill training centers ▶ social service centers ▶ staffing/nurse registries ▶ student health centers ▶ substance abuse centers (outpatient) ▶ substance abuse rehabilitation centers ▶ telephone counseling services ▶ temporary relief services ▶ vocational rehabilitation & training agencies ▶ vocational rehabilitation counseling ▶ work experience centers ▶ youth self-help agencies |
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"Agent Update" is published by Irwin Siegel Agency, Inc. (ISA). For more information, call 1-800-622-8272. This flyer is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Remember that only the policy can provide the actual terms, services, conditions and exclusions. ISA is a national insurance and risk services agency whose mission is to "Support Those Who Support Others."™