

AGENT Update

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PROGRAM Update

Irwin Siegel Agency, Inc. (ISA) recently announced new eligible classes for our social service program. The addition of these new classes has been exciting and generated a positive response by both our broker partners and insured clients.

New Eligible Classes Include:

- Big Brother/Big Sister Organizations
- Boys & Girls Clubs
- Community Action Agencies
- Headstart Programs
- Paratransit Services
- Rural Transportation for the Elderly or Disabled

Our comprehensive package program includes coverage for General and Professional Liability, Property, Auto, Crime, Inland Marine, Sexual Abuse and Umbrella and is written through an A+ rated carrier. Our program is customized to meet the unique needs and exposures of these organizations.

ISA's programs are administered, marketed and distributed nationally by ISA, exclusively through independent agents and brokers. Please feel free to contact ISA at 1-800-622-8272 with any questions.

ISA goes green

In an effort to become more environmentally conscious, ISA is now offering policies by CD ROM or emailed PDF's. This not only gives ISA customers a way to easily organize and view their policy information, but is also environmentally friendly as it cuts down on wasted paper and fuel costs. We will continue to offer printed copies as requested.

Let us know what you think about the new policy delivery options. If you would like to ask a question or leave a suggestion, visit our Suggestion Box on our website: www.siegelagency.com/suggestions.html



New Financing options available through CANANWILL

Irwin Siegel Agency, Inc. recently partnered with Cananwill Premium Funding, a global leader in commercial insurance premium finance solutions to offer flexible premium payment options. Customers have confirmed Cananwill's focus on dedicated client service teams, technology, and, most importantly, customized financing solutions has met and, in many cases, exceeded their needs.

Cananwill has been providing premium financial services for over 70 years through industry professionals and dedicated specialists to deliver flexible financing solutions and support. No other company makes the process of premium financing this seamless for your agency. It's fast, convenient and easy to use. ***All policies written through ISA qualify for Cananwill Premium Funding options**



- Determine down payment amount for organization. Minimum of 8.48% of premium required
- 12 Equal Monthly installment options available to accommodate your insured clients financial needs
- Excellent terms and rates typically below commercial lenders available for ISA customers
- Equal Pay Option
- Online access to billing information for review and/or payment at www.cananwill.com
- Online payment options including check and automatic withdrawal
- No fees or application paperwork



Brokers and Agents can take advantage of Cananwill's premium financing opportunities and low rates for all of your clients, even those not written with ISA. Please contact Kevin Bolger at 847-953-6653 at Cananwill for more information.

www.siegelagency.com/cananwill.html

New Coverages Available

If you don't fill GAPS in Coverage - YOUR COMPETITION WILL

ISA understands that in the current soft market, brokers need a competitive edge to write and retain business. For this reason, we have made the following products available to our broker partners. Don't let a competing broker be first to discuss these valuable coverage options with your insured.

Environmental Coverage - Commercial Pollution Legal Liability

Commercial PLL offers protection for Claims resulting from Pollution Conditions both at the insured location and during transportation and covered operations conducted away from the named insured's premises. This policy helps close the gaps that may occur with multiple insurance policies, premiums and deductibles by insuring facilities, disposal sites, transportation and covered operations under one policy.

Environmental Exposures Include:

- Medical Waste
- Vocational Workshops
- Indoor Air Quality (Mold, Asbestos and Lead)
- Janitorial, Landscaping and Recycling contracts with insured population
- Underground and Aboveground tanks

Volunteer Accident Coverage

Coverage complements your organization's general insurance policy. Because claims are paid under an accident medical program, these claims may not affect your organization's General Liability, Workers' Compensation or other general insurance policies. Also, helps to fill gaps in personal insurance and makes volunteers feel more secure. Volunteers can receive a benefit to help ease the financial impact of a covered accidental injury. It's a tangible way to show volunteers you care about their well-being and may help boost participation.

Volunteer Insurance Benefits include:

- Accidental Death benefit
- Accidental Dismemberment benefits
- Accident Medical Expense benefits, including coverage for hospital stays
- Weekly Accident Indemnity benefits for covered injuries that result in total disability

Volunteer Accident Insurance covers all volunteers registered with your organization while they are:

- Traveling directly to and from their home and place of service, a benefit not typically found in General Liability or Workers' Compensation policies.
- Participating in an assignment for your organization.
- Traveling on an assignment for your organization in the United States, its territories or Canada.

HIPAA Protector:

New rules restricting the use of patient information have created a new patient privacy regulation exposure for physicians, medical groups, hospitals and other healthcare and non-healthcare related entities. This coverage provides for defense costs and civil fines and penalties levied by governmental agencies resulting from violations of HIPAA.

Please call ISA if you have questions on these coverage options or if you have any suggestions for other coverages you would like to see made available 1-800-622-8272.

Areas Targeted Community Service Organizations

- **Emergency Shelters**
- **Community Centers**
- **Adult Day Care**
- **Family Service Agencies**
- **Children's Homes**

We are making a strong push in these areas. If you have an upcoming account that fits this criteria, give us a call at 1-800-622-8272. For a complete list of our areas targeted on our website: www.siegelagency.com

**irwin siegel
agency inc.**
insurance & risk management

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Broker Recognition broker recognition corner

Irwin Siegel Agency, Inc. presents an Award of Excellence to Dick Marrs of Marrs, Maddocks & Associates Insurance Services, Inc. of Carlsbad, CA.



John Rose (left), Vice President, Irwin Siegel Agency, Inc. presents the Broker Award of Excellence to Dick Marrs of Marrs, Maddocks & Associates, Inc.

"Agent Update" is published by Irwin Siegel Agency, Inc. (ISA). For more information, write or call Irwin Siegel Agency, PO Box 309, Rock Hill, New York 12775. Phone 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."™ Information contained in this newsletter may be reproduced, copied and distributed with proper credit given.