



September 2007

# Star News

Texas  
United  
MGA

**Introducing...  
New Underwriter!**



Texas United is excited to announce the addition of Stephanie Jenkins to our Homeowner's Department! If your agency begins with any of the letters from J - Z then you may have already had the pleasure of talking with Stephanie! Stephanie has many years in the insurance industry. We are positive you will welcome her enthusiasm for your agencies needs!

## **Equipment Breakdown Insurance** Why Include Equipment Breakdown Insurance?

### **Equipment Is Today's Businesses' Lifeline**

All businesses rely on costly equipment and technology. From the small local retailer to the restaurant or office building owner. Computers, refrigeration and machinery are vital tools for operation. Breakdown can be extremely costly. Adding equipment breakdown insurance makes you stand out in the marketplace. It says you offer more value with a top-notch product. It also says you understand the risks that today's businesses face. With that said, adding this important coverage gives you a leg-up on your competition.

### **Equipment Breakdown Coverage: Offering Protection Against Damage By:**

- Short circuits/electrical arcing
- Power surges
- Mechanical breakdown
- Motor burnout
- Boiler damage
- Operator error

## **Personal Lines**

### Is Renters' Insurance Really Necessary?

It is if your insured wants to protect their property and interests!

With security deposits a landlord obtains a degree of insurance from the tenant. The deposit covers the landlord should the tenant cause damage or if he fails to receive payment of rent.

How then is a tenant protected? **Renter's Insurance.** Policies provide coverage for:

- Damage to personal property from fire or wind
- Theft
- Personal liability in the event of injury to others who are in your residence
- Accidental damage to property of others in your care
- Living expenses if you are forced to live elsewhere while your residence is being repaired.

## **Tis the Season**

**Special events are our specialty!**

The holiday season is rapidly approaching! This time of year is filled with seasonal and special events that require insurance. We have an excellent market available for you to offer coverage for:

- Haunted Houses
- Corn Mazes
- Christmas Tree Lots
- Pumpkin Patches
- Athletic Programs
- Bazaars
- Conventions
- Youth Programs
- Exhibitions

And many, many, more! Call the underwriting department at 866-654-9500.

**Give your underwriter a call at 866-654-9500**