

THE SECURITY ADVISOR

COMPANY NEWS & UPDATES

NEWSFLASH

✧ LANDLORD REPLACEMENT COST FL-3 RATES NOW AVAILABLE IN ZONE 2 ✧

Eligibility

- Only available on tenant-occupied dwellings with a roof that is 25 years old or less.
- If the market value or purchase price is less than 33% of the estimated replacement cost, contact the Underwriting department to discuss replacement cost eligibility.

DID YOU KNOW?

We offer a Comparable Value Endorsement-ML-16 for our Landlord & Homeowners Policies. This is available for well kept homes, in good condition, when the insureds choose to insure the home for less than 80% but at least 50% of the estimated replacement cost on an actual cash value basis. This form, at no additional cost, eliminates the co-insurance penalty on partial losses.

More Endorsements & Credits

- Additional Insured status for Property Managers.
- Landlord Package Plus SMIC-FL-105
 - Includes \$5,000 Water Backup
 - Ordinance and Law Coverage
- Underground Utility Service Line Coverage
- Replacement Cost Contents Coverage
- Deductibles up to \$10,000
- Owner Occupied Credit- 3/4 Family Homes 15%
- Responsible Landlord Credit 8%

Ineligible

- Dwellings with flat roofs and attached to other structures.

WHY CHOOSE TO PLACE YOUR LANDLORDS RISK WITH US?

Our Landlord program offers comprehensive coverages that are designed to give you and your Insured enhanced protection. What sets our Landlord Program apart is the variety of enhanced coverage options we provide, along with multiple credit options. This flexibility allows us to offer you competitive rates, ensuring you get the best possible value without compromising on the quality of coverage. **Contact us today to review your next Landlord risk!**

✧ INFLATIONARY INCREASE FOR ALL RENEWALS ✧

Effective June 1, 2026 ALL lines of business will reflect an inflationary increase of 6.4%.

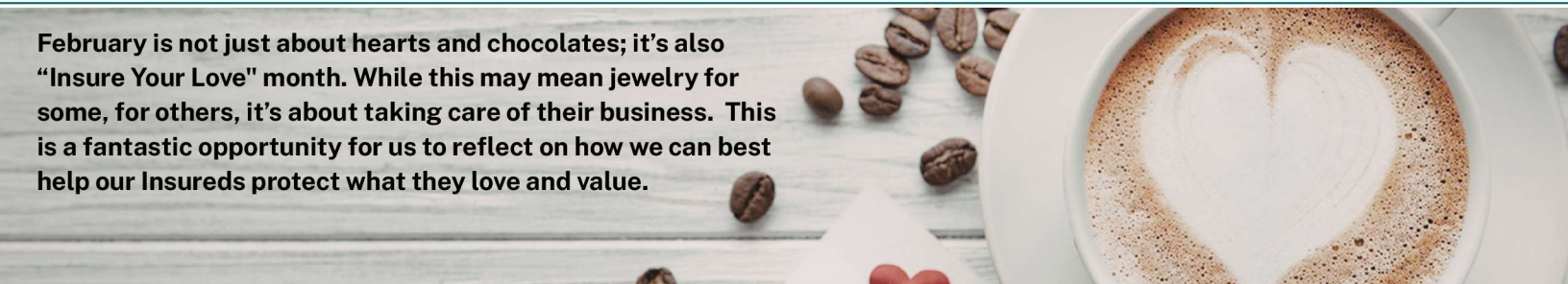
✧ DWELLING FIRE, INLAND MARINE, PERSONAL UMBRELLA POLICIES ✧

New Business is being entered into FINYS, but not yet agent facing.

Inland Marine renewals will renew in FINYS 4/1/26

Personal Umbrella renewals will renew in FINYS 3/1/26





February is not just about hearts and chocolates; it's also "Insure Your Love" month. While this may mean jewelry for some, for others, it's about taking care of their business. This is a fantastic opportunity for us to reflect on how we can best help our Insureds protect what they love and value.

Let's make the most of this month by ensuring that your Insureds businesses are adequately insured and safeguarded. After all, their businesses often represent their hard work, passion, and the livelihood of their employees. By taking the time to review their coverage, we can provide them with the peace of mind that comes from knowing they are well-protected.

Here at SMG, we offer a wide range of Commercial Products to help you ensure your Insureds are protected. With competitive rates and enhanced coverages, quote your next Commercial risk with us today! Here are some classes to consider!

- COFFEE SHOPS
- RESTAURANTS (100k max liquor legal, no employee delivery)
- PROFESSIONAL OFFICES
- HABITATIONAL
- LRO
- MIXED MERCANTILE
- STORAGE BUILDINGS

DigiQuote ~ Workers Compensation

Need a market for your next Workers Compensation policy. Our partnership with DigiQuote offers you a direct outlet to the DigiQuote platform and an opportunity to write your next WC risk through Employers. Contact us for more info!

Commercial Underwriting Contacts

Paul Ruane, Commercial Lines Manager: pruane@securitymutual.com

Andrea Rooke, Commercial Lines New Business Underwriter: arooke@securitymutual.com

Matt Klepadlo, Commercial Lines New Business Underwriter: mklepadlo@securitymutual.com

Gabriella Noob, Commercial Lines Renewal Underwriter: gnoob@securitymutual.com

TOP ARTISAN CONTRACTOR CLASSES:

- HVAC
- ELECTRICIAN
- HANDYMAN
- CONTRACTOR NOC
- CARPENTER NOC
- CABINET MAKER
- RESIDENTIAL CLEANING
- MASON
- PAINTING
- DRYWALL
- TILE & STONE
- ROOFING
- SIDING
- LANDSCAPER
- CHIMNEY CLEANER
- PLUMBING



Artisan Contractors rates based on the number of employees including owner.



Additional Insured options available, including Blanket Additional Insured.



Waiver of subrogation & primary non contributory coverage available-*No Premium Charge*.



Additional Tool Extender coverages available.

RISK MANAGEMENT LOSS PREVENTION

TING DEVICE

From electrical fires to frozen pipe prevention, the Ting device can help your Insureds take a step to protecting their homes.



With a Ting sensor plugged in, your Insured can enjoy the peace of mind that if an electrical fire hazard or frozen pipe hazard begins to develop, it can be detected and they will be the first to be alerted. With the help of Ting's world-class Fire Safety & Frozen Pipe Prevention Team, they will help remediate it.

Security Mutual is offering this device to the first 1000 Homeowners/Mobile Homeowners ~ Primary & Seasonal Insureds. This comes with a free 3-year subscription on a first come, first serve basis!

Your Insured can claim their free ting offer by visiting:
<https://viphome.app/smg-ting-offer>

EMPLOYEE SPOTLIGHT

BILLING DEPARTMENT

We would like to introduce you to our outstanding Billing Department team. From left to right in the photo, we have the incredible trio of Bethany Tavelli, Nadine Cooper, and Tara Vickery, who work tirelessly to ensure our billing operations run seamlessly and efficiently.

Bethany Tavelli joined the SMG Team in 2023 and has made a significant impact with her attention to detail and dedication. Nadine Cooper has been with us since 2022, consistently demonstrating her expertise and commitment to excellence. Last but certainly not least, we have Tara Vickery, our exceptional Billing Supervisor, who has been a part of the SMG Team since 2016. Tara's leadership and experience are invaluable assets to our team.

Together, they bring a wealth of knowledge and a collaborative spirit that makes our billing department a powerhouse. We are fortunate to have such a talented and dedicated team ensuring everything runs smoothly.

PROTECTING YOUR VALENTINES DAY TREASURES

Insuring Valentines Day jewelry is important to Insureds, as their homeowners or renters policy often limits coverages. Be sure your Insureds are protecting their high value items.



Steps for insuring new jewelry:

- Have an appraisal done for jewelry items over \$1000.
- Save the receipt, which provides proof of value and purchase date.
- Update the Insurance Policy.
- Be sure your Insured understands the scheduled coverages.
- Provide a photograph of the item.





FINYS FEATURES

Our Finys system offers many enhanced features including how Agents and SMG employees can communicate.

The Finys system offers a complete **dashboard** where you can search policies and quotes, check for new business, renewals, billing, and endorsement documents that have been processed. In addition, an Agency can see any "TASKS" that may have been assigned by anyone from our SMG Team. This is a great way to communicate directly on a specific policy with your SMG Team!

DOWNLOADS

Personal Lines Policies are available to be downloaded into your Management System via Ivans. Please be sure to check our website securitymutual.com/agency resources for an up to date fact sheet and unique codes for FINYS!

FINYS PASSWORDS & NOTIFICATION EMAILS

If you need a password reset for the Finys system or need to change the Agencies main notification email, please send an email for this request to password@securitymutual.com and a dedicated team member will respond to your request.

*Notification emails are sent indicating that documents are ready for you. ie; new business, renewals, amendments, & non pay cancellations.

***NEW**~an agency can have up to **4** notification emails set up.

WEBSITE FEATURES

We have many resources available to you and your team on our website; securitymutual.com including:

- Company News & Updates
- Agent Communications
- Resource Library
 - This includes how to navigate our FINYS system.
 - Recorded webinars-How to use FINYS.
 - Training documents.
 - How to process an endorsement.
 - How to quote a change in FINYS.
 - How to submit a claim in FINYS.
 - Tips & Reminders.
 - Create a Workers Comp quote.
- Articles & Newsletters
- Product information including updated brochures for:
 - Artisan
 - BOP
 - Landlord
 - Standard & Ultra Homeowners

CONTACT YOUR TERRITORY MANAGER FOR MORE INFO!

We would love to help! Contact your Territory Manager today to schedule an in office or virtual meeting. We can tailor the training to be specific for your Agency. We also have training resources available on our website under our Resource Library!

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