

# THE SECURITY ADVISOR

## COMPANY NEWS & UPDATES

### FINYS SUITE

Effective 4/1/2026, the Dwelling Fire Program will be available to quote and electronically submit a policy in Finys!

As a reminder, here are the Lines Of Business available to you in Finys for quoting and electronic submission.

- Artisan Contractors
- Businessowners
- Landlord
- Homeowners
- Mobile Homeowners
- Dwelling Fire

### **COMING SOON!**

- Personal Umbrella

### FINYS FEATURES REMINDERS:

[Check your Finys dashboard daily! \(scroll down\)](#)

- View Processed New Business Policies.
- View Processed Renewal Policies.
- View Processed Endorsements.
- View "Tasks" from Underwriting.

### FINYS SUITE LOG IN CREDENTIALS

In need of system credentials, a password reset, or does someone on your team need an upgrade to have management access? Send a request to [password@securitymutual.com](mailto:password@securitymutual.com).

- A profile sheet is needed to add/remove employees and/or upgrade to management access.

### WEBSITE FEATURES

Our [securitymutual.com](http://securitymutual.com) website is designed to provide our Agents with the most up to date information including:

- Resource Library, which includes Finys Training, presentations, and webinars.
- Questionnaires
- Product Information
- Agent Communications
- And More!

#### **TRAINING:**

Does your team want to learn more about the entire Finys system processes, how to submit an endorsement or claim, or even how to communicate best with our Underwriting Department. Our Team of Territory Managers can help you navigate and utilize the Finys system to make it work for you! Contact your Territory Manager today, to set up an in office or virtual meeting!



### BILLING OPTIONS

We offer multiple pay plan options for your Insureds including:

- Annual 1-Pay
- 2-Pay: 60% Down Payment
- 3-Pay: 40% Down Payment
- Quarterly: 40% Down Payment
- 6-Pay: 25% Down Payment
- 9-Pay: 25% Down Payment

*\*Note: There is a \$6.00 Billing Fee on ALL pay plans, unless the policy is set for auto pay.\**

### AUTO PAY-EFT ENROLLMENT

- An EFT Authorization form must be completed, attached and uploaded to the Finys policy via the document tab before the policy can be issued.
- The EFT Authorization form can be found on our website in Agent Resources in the "Questionnaires" tab.
- Any EFT changes or enrollments or Pay Plan change requests must be sent to [directbill@securitymutual.com](mailto:directbill@securitymutual.com)



## UNDERWRITING

Do your insureds have all of their ducks in a row, or are they truly covered in the event of a loss? It's important to make sure they have the right coverages to properly protect them when it matters most.

We encourage you to take a look at what our Commercial Lines Products and Personal Lines Products have to offer. By reviewing these options, you can help your insureds feel confident that they're protected.



### ARTISAN CONTRACTOR

- Painter
- Electrician
- Handyman
- Contractor NOC
- Carpenter NOC
- Plumbing
- HVAC
- Landscaper
- Drywall
- Tile & Stone
- Chimney Cleaner
- Mason
- Roofing
- Siding
- Residential Cleaning
- Appliance Installation & Repair

**! THIRD PARTY ACTION OVER BUY BACK ~REMOVING LABOR LAW EXCLUSION ON CERTAIN CLASSES !**

### ADDITIONAL OPTIONS & ENDORSEMENTS AVAILABLE

TOOL EXTENDER ENDORSEMENTS UP TO \$10,000!

BLANKET ADDITIONAL INSURED!

WAIVER OF SUBROGATION ~ NO PREMIUM CHARGE!

LEASED & RENTED EQUIPMENT UP TO \$100,0000

PRIMARY NON CONTRIBUTORY ~ NO PREMIUM CHARGE!

### BOP HIT LIST

- Coffee Shops
- Restaurants (100,000 max liquor legal, no employee delivery)
- Professional Offices
- Habitational
- Mixed Mercantile
- Storage Buildings
- LRO Exposures
- Beautician & Barber -Professional Liability is available to add.

### DIGIQUOTE ~Workers Compensation Platform

Our partnership with DigiQuote allows you to have access to a Worker's Compensation Market through Employers! With many go to Industries, competitive rates, and commissions on new & renewal business, don't miss this opportunity!

### HOMEOWNERS

- Ultra Security Homeowners- ML5 Coverage
  - Includes Replacement Cost Contents
  - Added Water Backup Coverage \$2500
  - Includes 300k Liability Limits
- Standard & Secondary/Seasonal Homes
  - Seasonal Homes can be written unsupported.
  - Homes under construction and will be occupied within 6 Months.
  - Protected and Unprotected classes available.

### OPTIONAL COVERAGES AVAILABLE

- Added Water Damage Coverage-ML-72 up to \$20,000 available.
- Utility Service Line Coverage

### BUILT IN COVERAGES INCLUDE

- Mechanical Breakdown Coverage
- Identity Theft Coverage

### CONDOMINIUM HOMEOWNER PROGRAM

**Not Available in NYC**

#### Condos-Owner Occupied

- Owns the inside walls & fixtures.
- ML-4 Broad Form Coverage on Personal Property.
- ML-31 Broad Form Coverage Unit-Owner Additions.
- ML-32 Special Form Coverage Unit-Owner Additions.
- ML-35 Loss Assessment Coverage \$10,000 Min.

#### Tenants of Condos or Co-ops

- Does not own the inside walls or contents.
- Liability Only.
- ML-4 Broad Form Coverage on Personal Property.
- Available in the Standard & Custom Programs.

#### Co-ops

- Insured buys shares in a corporation with a proprietary lease agreement.
- ML-4 Broad Form Coverage on Personal Property.
- ML-51 Tenant's Improvements and Betterments Coverage.
- ML-50 Loss Assessment Coverage \$10,000 Min.

#### Condos-Rented

- Written in our SMP Program

#### Rented Co-ops

- Are ineligible



## EMPLOYEE SPOTLIGHT

**MaryEllen Brown**  
Personal Lines, Underwriter



We would like to highlight one of our talented Personal Lines Underwriters, MaryEllen Brown. Many of you have most likely had the pleasure of working with MaryEllen when handling a Personal Lines Quote, so you know firsthand how dedicated and knowledgeable she is. MaryEllen embarked on her insurance journey 29 years ago starting at an Agency and has since built a remarkable career, continuously expanding her expertise. Along the way, she earned both PC and LA Licenses, demonstrating a strong commitment to professional growth and excellence. We are truly fortunate to have MaryEllen as part of the Security Mutual Group Team. Her experience, skill, and passion for the industry make a real difference, and we appreciate everything she brings to our organization.

## RISK MANAGEMENT LOSS PREVENTION

As you know, New York's weather has a reputation for being full of surprises. Severe storms can roll in with high winds, hail, and heavy rains—and let's not forget those unexpected flashes of snow, even when spring is officially on the calendar! All these weather events can spell trouble for homes and businesses, often leading to costly damages.

To help our Insureds stay ahead of the weather, here are a few simple tips that can go a long way in protecting property.

- Get regular roof inspections to catch weak spots before a storm does.
- Trim back overhanging tree branches that could break off.
- Consider impact-resistant roofing materials if you live in a storm-prone area.

Being proactive now can save a lot of stress and expense down the road.



You can't see most electrical fire hazards. But they're there, hidden in walls, behind outlets, and inside aging devices. That's where Ting comes in.

One small sensor, backed by expert service, detects the earliest signs of electrical fire hazards—often long before anything seems wrong.

Ting has been proven to help prevent 4 out of 5 electrical fires in homes, which is why we're offering eligible policyholders a FREE Ting plug-in sensor with 3 years of fire prevention service. This offer is limited and fulfilled on a first-come basis, so don't wait! Help protect your home. Help prevent electrical fires.

Claim your free Ting now: <https://viphome.app/smg-ting-offer/>

## CLAIMS *So, your Insured has a claim. Now What?*

- 🥚 Get as much information from the Insured as you can.
  1. Date of loss; cause of loss; explanation of what happened.
  2. Verify Insureds contact information.
    - a. Is their phone number up to date?
- 🥚 Document
  1. Estimates, Invoices, Photos, Videos, Etc!The more information we have up front, helps us to review and determine if the claim needs to be handled in house or if an independent adjuster needs to be assigned.
- 🥚 Advise the Insured to take measures to prevent additional damages.
- 🥚 Notify Security Mutual
  1. If the policy is in Finys (policy number is all NUMBERS)- Submit a claim via the Finys Landing Page, submit a claim tab.
  2. If the policy is in Agent Xpress (policy numbers is letters and numbers). Email [claims@securitymutual.com](mailto:claims@securitymutual.com)
- 🥚 Your part is then complete! Our claims Department will verify the information, begin the claim process by reaching out to the Insured, answer any questions they may have, and verify the claim details.

