

THE SECURITY ADVISOR

COMPANY NEWS & UPDATES

Insurance Awareness Day-June 28th

Insurance Awareness Day, celebrated each year on June 28, is an important opportunity for Insurance Carriers to encourage policyholders to review and better understand the protection they have in place for themselves, their families and their businesses.

For Insurance Carriers, like us, this day serves as a reminder of the value we provide in helping customers prepare for the unexpected. Whether protecting homes, businesses, personal property, we play a critical role in offering coverage solutions that adapt to changing needs and risks.

Insurance Awareness day also highlights the importance of education and communication between carriers, agents, and customers. At Security Mutual Group, we understand how important it is to understand the value we bring to our Agents and Policyholders.

Our teams recent trip puts Insurance Awareness Day into perspective.



L-R: Kevin Carney, Assistant Treasurer
Ron Wilder, President/CEO
Paul Ruane, VP Underwriting

From the birthplace of insurance to the future of our industry-our recent trip to Lloyd's of London was an incredible opportunity for our team to connect with our valued reinsurance partners, strengthen long-standing relationships, and explore new market opportunities.

Meeting face to face with reinsurers in one of the world's most historic insurance markets reinforces the importance of collaboration, innovation, and trust in protecting what matters the most to our policyholders. We're grateful for the conversations, insights, and partnerships that continue to help shape a strong future for our company and the industry.



Once again this year, our summer hours have returned and our office will be closing at 1:00 p.m. every Friday until August 28th, 2026.

While our hours may be shortened on Fridays, our commitment remains the same. Our Team will continue working hard to provide you the outstanding services and support you and your agency rely on every day.

We appreciate your continued partnership and wish everyone a safe and enjoyable Summer!

EMPLOYEE SPOTLIGHT

Lindsay Batsford

Commercial Lines Underwriting Supervisor



We are excited to announce that Lindsay Batsford has joined our team as our Commercial Lines Underwriting Supervisor. Lindsay brings with her an impressive

12 years of Commercial Underwriting experience, and throughout her career, enjoys finding the perfect balance between smart risk-taking and nurturing strong relationships. Lindsay is eager to collaborate with our talented Underwriting team, aiming not only to meet but to exceed our goals while ensuring our Agency Partners continue to receive exceptional service. Outside of work, Lindsay enjoys spending quality time with her husband, whether they're out on the golf course, relaxing at their family's lake house, hitting the slopes, or taking walks with their newly adopted dog, Toby. Lindsay is passionate about community involvement, volunteering regularly at a local animal rescue shelter. In addition to all of this, Lindsay is a proud triple negative Breast Cancer Survivor, two years out, and actively participates in survivor groups. She is looking forward to joining a fundraiser walk this Fall in support of survivors and the community. Please join us in welcoming Lindsay to the team! We're thrilled to have her onboard and look forward to seeing the positive impact she will bring to SMGI!



Building Confidence with Our Artisan Contractors Program

Artisan Contractors play a vital role in building and maintaining the communities we serve. From Carpenters and Electricians to Plumbers, Painters, and Landscapers, these skilled professionals face unique risks every day on the job. That's why having the right insurance protection is more important than ever.

Our Artisan Contractors Insurance Program is designed specifically to meet the needs of hardworking contractors by providing tailored coverage options, competitive pricing, and dependable service. We understand that no two businesses are alike, and our program is built to help protect contractors from the unexpected while allowing them to focus on what they do best.

Coverage options include:

- General Liability LS-5 or LS-6.
- Tools & Equipment Protection up to \$10,000.
- Additional Insured Options, including Blanket Additional Insured.
- Primary Non Contributory Coverage - No Charge
- Waiver of Subrogation - No Charge

Beyond coverage, we pride ourselves on building strong relationships with our Agency Partners and Insureds. Our team works diligently to provide responsive Underwriting, knowledgeable claim support, and a commitment to help Artisan Contractors succeed in an ever-changing marketplace.

Homeowners

- Standard 1-4 family owner occupied dwellings.
- Log Homes.
- Seasonal Dwellings.
- Ultra Security Program-ML5. (1-2 family)
 - For homes 40 years and newer with updates.
- Custom Program
 - 1-2 family homes with losses.
- Many endorsement options and credits available including:
 - Added water damage
 - Utility service line
 - Non-smoker warranty credit
 - Superior credit
 - Identity fraud & more!

Want to learn more, visit our website
securitymutual.com/products!

COMMERCIAL LINES HIT LIST

Artisan Contractor

- Plumber
- Electrician
- Painters
- HVAC
- Handyman
- Landscaper
- Chimney Cleaning
- Roofing
- Siding
- Contractor NOC
- Carpenter NOC
- Mason
- Carpet Installer
- Janitor/Cleaning
- Interior Decorator
- Tile & Stone
- & MORE!

BOP

- Beautician & Barber w/ Professional Liability
- Restaurant
 - No Employee Delivery
 - Max Liquor Legal \$100k
- Storage Buildings
- LRO Exposures
- Mixed Mercantile
- Habitational
 - Tenants must carry an HO4 with 500k Liability Limits.

Have a risk you would like us to review
for consideration, contact our
Underwriting Department!

Landlord

- Standard 1-4 Family tenant occupied dwellings.
- Airbnb exposures.
- Seasonal rentals that exceed 12 Weeks.
- Custom Program available for homes with losses.
- Student Housing
- Many endorsement options and credits available including:
 - Replacement cost contents.
 - Added water damage.
 - Additional Insured status for Property Managers
 - Responsible landlord credit and more!



NEW

Homeowners: Get Your Quote Faster, Now Available!!!

You spoke, and we took action! We've enhanced our Homeowners Quick Quote Mode by reducing the number of upfront questions, enabling you to swiftly present a Homeowners Quote to your Insureds!

Interested in Finys and/or Product Training? Contact your Territory Manager Today!

Jamie Murphy, WNY: jmurphy@securitymutual.com

Roger Miller, CNY: rmiller@securitymutual.com

Amanda Reisman, ENY: areisman@securitymutual.com

Courtney Best, North Country: cbest@securitymutual.com

Claims Heat Check



Pool Liability & Safety Tips

Most people don't realize that homeowners can be held liable for pool-related injuries that happen on their property, even if someone was invited over "just for a quick swim."

Here are a few ways to help protect your insured's family and home:

- ✓ Review your Insureds homeowners liability policy for adequate coverage.
- ✓ Ensure they install a secure fence (at least 48" high) with a locked gate.
- ✓ Ensure they install a pool alarm, especially for larger pools without a pool cover.
- ✓ Advise them to keep pool areas well-lit.
- ✓ Advise them to never leave children unattended.
- ✓ Advise them to store pool chemicals safely.

Share this with homeowners and policyholders to help them stay covered this summer!

TING DEVICE

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. Plus, it now includes frozen pipe alerts to help you take action before damage occurs. **Don't miss out! 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 Insured's home and help prevent electrical fires. **Insured's can claim their free Ting now: <https://viphome.app/smg-ting-offer/>**

