

THE SECURITY ADVISOR

COMPANY NEWS & UPDATES

From America's Birthday to Insurance Nerd Day: Celebrating Protection and Progress.

As we celebrate Independence Day and the 250th Birthday of the United States this July, we reflect on the values that have defined our nation for generations-freedom, resilience, innovations, and a commitment to building a brighter future.

For 250 years, Americans have worked hard to protect what matters the most: their families, homes, businesses, and communities. Along the way, the insurance industry has played an important role in helping individuals and organizations navigate uncertainty and recover from life's unexpected challenges.

Just a couple weeks after Independence Day on July 18th, we celebrate National Insurance Nerd Day. While the name may bring a smile, it recognizes the dedicated professionals like you, who embrace the details, analyze risks, and provide expertise needed to keep families, businesses, and communities moving forward.

Insurance "nerds" may not wear capes, but they help protect the American dream every day. Their commitment to service, problem solving, and innovation reflects the same spirit of perseverance that has helped our nation thrive for 250 years.

As we celebrate our Country's milestone birthday, we also give thanks to all of you Insurance professionals who continue to safeguard what matters the most and help build a stronger future.

We extend our sincere gratitude to our Partner Agents, whose trusted relationships and commitment make it possible for us!

Sincerely,

The Security Mutual Group Team



COMMERCIAL LINES HIT LIST

Artisan Contractor

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

Available Coverages

PNOC & Waiver Of Subrogation ~ No Premium Charge!
Blanket Additional Insured!
Tool Extender's Up to \$10,000 Available!

Businessesowners

- 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.

CALL US TODAY TO PLACE YOUR NEXT RISK!

Celebrating a Well-Deserved Retirement

After nearly 22 years of dedication, hard work, and commitment, Ronnie Wade, Personal Lines Underwriting Manager, will be retiring on December 31, 2026.

Throughout her career, Ronnie has made a lasting impact on our organization through her professionalism, leadership, knowledge, and her unwavering support of colleagues and agency partners. Her contributions have helped shape our success and strengthen the relationships that are the heart of what we do.

Beyond her many accomplishments, Ronnie will be remembered for her positive attitude, willingness to help others, and the lasting friendships built along the way. Her presence will be greatly missed.

Please join us in expressing our gratitude to Ronnie for her years of dedicated service and wishing her all the best.

As Ronnie often reminds us, "We Get To Do This"!



Claims Heat Check July 4th Insurance Safety Checklist

-  **Inspect grills & fire pits** - Keep them away from structures, decks and overhanging branches.
-  **Practice fireworks safety** - Follow local laws and keep a water source nearby. Never allow children to handle fireworks unsupervised.
-  **Check smoke and carbon monoxide detectors** - Ensure batteries are fresh and alarms are functioning properly.
-  **Secure outdoor furniture and decorations** - Summer storms can quickly turn loose items into hazards.
-  **Review your liability exposures** - If you're hosting a gathering, make sure walkways, stairs, and decks are safe for guests.

System & Product Updates

Finys System Policy Issuance

Effective July 15, 2026, our Finys system will enable Agents to issue policies instantly!

Personal Umbrella Minimum Underlying Limits Updated

- Nassau, Suffolk, Westchester, Putnam, Rockland, and Orange Counties, the minimum underlying limits are set at \$1,000,000.
- All Other Counties: Minimum underlying limits are set at \$500,000.
- Not eligible in the 5 Burroughs of NYC

Reminder!

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

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!

Are you interested in Finys and/or Product Training?

Reach out to your Territory Manager today!

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