

THE SECURITY ADVISOR

COMPANY NEWS & UPDATES

Rock, Paper, Scissors... and Insurance!

August 27th is World Rock Paper Scissors Day, celebrating the classic game where every choice has a strength, a weakness, and a little bit of unpredictability. Sound familiar? That's not so different from insurance!

In Rock, Paper, Scissors, no single choice wins every time. Rock beats scissors, scissors beats paper, and paper beats rock. In insurance, risks work much the same way — there's no one-size-fits-all solution, and the right coverage depends on what life throws your way.

Think of Rock as the solid foundation of a good insurance program, Paper as the policy that puts your protection in writing, and Scissors as those unexpected events that can quickly cut into your plans.

Fortunately, protecting what matters doesn't have to be left to chance. Regularly reviewing coverages with your Insureds can help make sure their protection keeps pace with changes in their home, business, vehicles, and life.

So, in honor of World Rock Paper Scissors Day, enjoy a friendly match — but when it comes to insurance, don't leave your Insureds protection up to the luck of the draw!



PRODUCTS AVAILABLE

Artisan Contractor Program & Classes

- | | |
|--------------------|-----------------------------------|
| • Plumber | • Janitor/Cleaning |
| • Electrician | • Interior Decorator |
| • Painters | • Tile & Stone |
| • HVAC | • & MORE! |
| • Handyman | |
| • Landscaper | <u>Available Coverages</u> |
| • Chimney Cleaning | • PNOC & Waiver Of |
| • Roofing | Subrogation ~ No |
| • Siding | Premium Charge! |
| • Contractor NOC | • Blanket Additional |
| • Carpenter NOC | Insured! |
| • Mason | • Tool Extender's Up to |
| • Carpet Installer | \$10,000 Available! |

Businessowners

- 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.

Homeowners

- Ultra Security ML-5
- Standard  Log Homes
- Seasonal  1-4 Family
- Custom  Owner Occupied
-  Homes Under Construction

Landlord

- Standard  Airbnb's
- Custom

Mobile Homeowners

- Standard
- Seasonal
- Custom

Contact us today to place your next risk!



Protection Beyond The Policy-Proud To Give Back

Ron Wilder, President/CEO & Lisa Kanellis, Secretary/Treasurer had the privilege of personally hand delivering a contribution to Aly Evans at Foodnet Meals on Wheels. It was a great opportunity to connect with them, and it really highlighted how lucky we are to have such dedicated neighbors at SMG. Their commitment to supporting older adults and others in need throughout Tompkins County, by providing meals and nutritional services, truly makes a positive impact on our community. It was inspiring to see firsthand the difference their work makes for so many people.



Our support doesn't stop here! Stay tuned on their next stops which include: Hospicecare, Habitat For Humanity of Tompkins & Cortland Counties, The Cancer Resource Center, Trumansburg Takes On Pediatric Cancer, Gadabout, Racker, and Empower Parkinson, Inc.



A Day On The Green: Connecting With Our Agency Partners

On July 27th, we hosted our annual company golf outing at the Cortland Country Club. It was a wonderful opportunity for our SMG team to step away from the office, enjoy a day on the course, and spend quality time with our valued agency partners. Events like this remind us that strong partnerships go beyond business, they're built through relationships, conversations, and time spent together. We are grateful to everyone who joined us and helped make the day such a success.

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!

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

FLAT-TOP STOVES



Flat-top stoves can remain hot even after they appear to be turned off! This can be a fire hazard if someone places items like mail, groceries, dish towels, or plastic containers on a recently used stovetop.

Remember, always double-check that surfaces have cooled completely before setting anything down! You don't want to accidentally melt or ignite anything.

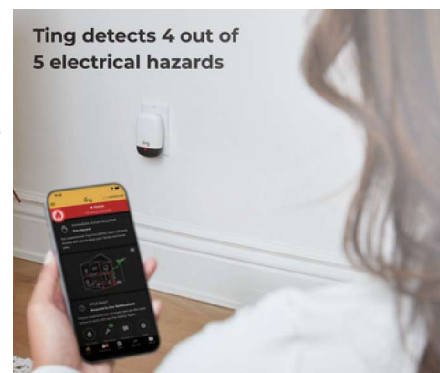
TING DEVICE

Did you know of all home fires, the most destructive are electrical?

Ting is a smart sensor and fire prevention service that helps protect families and homes by detecting arcing, the precursor to most electrical fires.

It's easy to install, provides 24/7 hazard detection, and is completely **free to eligible SMG policyholders, which includes Primary & Seasonal Homeowners & Mobile Homeowners Policies!**

Insureds can request their free Ting today:
<https://viphome.app/smg-ting-offer/>



Ting is FREE to eligible homeowner policyholders.

