

Frank Comiskey Agency, Inc. Newsletter

OCTOBER 2007

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Minimum Auto Limits Will Increase in April '08

For 21 years, the minimum auto limits required to satisfy Texas financial responsibility law were \$20,000 per person, \$40,000 per accident for bodily injury and \$15,000 for property per accident. Effective April 2008, these minimum limits will increase to \$25,000/\$50,000/\$25,000 for all policies issued or renewed on or after April 1, 2008. Policies issued or renewed before April 1 do not have to be increased until the next renewal.

It is always a good idea to carry high limits of auto insurance to protect the financial security of you and your family.

President's Spot

Welcome to our agency's newsletter. It is our purpose to educate our readers about current topics of insurance.

I would like to welcome back a familiar face to the Frank Comiskey Agency. Pauline Hernandez has returned to her post as a Commercial Lines Account Manager. Pauline has over 20 years experience in both personal and commercial lines. Welcome back Pauline.

Frank H. Comiskey, CIC, CPCU



TEENSURANCE IS HERE!

Teensurance powered by SAFECO can help take some of the worry away when your teen starts to drive.



Teensurance is a completely new kind of package that helps parents determine how and where their teen is driving.

By installing a safety beacon underneath the dashboard and setting up an account, parents decide what limitations they want to place on their young driver. For instance, a parent could have the system send notification if the teen takes the car more than 30 miles away from home. Or, say, if the driver exceeds 70mph for more than 30 seconds.

Notifications can be sent to parents via



CHUBB goes GREEN!

Chubb now has e-Policy service.

It's the most convenient, practical and environmentally friendly way to receive your insurance documents. Please do your part and visit chubb.com or call Chubb Customer Care at 866.324.8222 to learn more about receiving your insurance documents in a more secure and eco-friendly manner.

email, cell phone or regular phone, or accessed in the online Teensurance account. The package also provides 24/7 road side assistance and cars with powered locks can be unlocked remotely in case your teen locks themselves out of the vehicle.

It's easy to purchase and easy to set up.

Call us today or visit the Safeco link on our website at frankcomiskeyagency.com to obtain a quote.

→ Employment Practices Liability Insurance



Employment Practices Liability Insurance provides protection for an employer against claims made by employees, former employees, or potential employees. It

covers for discrimination of age, sex, race, disability, etc., including Directors and Officers.

Employment Practices Liability Insurance is needed as soon as you start to hire employees. Most investors and directors will require that you carry this coverage as part of your Directors and Officers Liability Insurance since they both can be held liable in suits related to employment practices.

No company bears the risk of fire, theft or customer injury without protection of insurance. Yet it is far more likely that a company will face an employee lawsuit than the devastating effects of a fire. All employers - large and small - should develop preventive strategies to address exposure to employment lawsuits. Part of any preventive strategy should be policies and procedures that promote an issue-free workplace. Practical and cost effective, Employment Practices Liability Insurance (EPLI) is one

option to address this risk.

Is there an insurance topic that you would like to see discussed in our newsletter? Feel free to give our office a call or send us an email via our website frankcomiskeyagency.com.

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