

# Frank Comiskey Agency, Inc. Newsletter

January 2008

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## PROGRESSIVE'S Pet Injury Coverage

They offer companionship, make us laugh and provide the occasional early morning wake up call. They're our pets - and pet owners will tell you that they couldn't imagine life without them!

But no auto insurer has ever offered Pet Injury coverage as part of its Collision coverage.....Until now!

The coverage will pay first-party claims, up to \$500, for veterinary fees related to injuries sustained by a dog or cat riding in an insured vehicle involved in a collision, and up to \$500 if the dog or cat dies in a covered collision.

There is no additional cost to customers with

## President's Spot

Welcome to 2008! We wish you the best for the New Year! Frank Comiskey Agency continues to grow with the purchase of an additional book of commercial accounts. We are dedicated to serve you in the manner you expect. We appreciate and thank you for your business.

*Frank H. Comiskey, CIC, CPCU*



If you have company vehicles, you have liability on wheels!

Whether your business has just a handful of cars or a fleet of trucks and autos, you need quality insurance, competitive rates, and hassle free claims and service. A cost effective Commercial Auto Insurance Policy can keep your vehicles and your business rolling.

### What is Commercial Auto Insurance?

Commercial Auto Insurance can provide coverage for your fleet of vehicles and drivers ( for you and qualified employees) against injury, loss or damage to vehicles or cargo, plus damage to other property.

Commercial Auto Insurance policies generally offer convenient, unified billing, and range of optional coverages to meet your

Collision coverage.  
Call us today to learn  
more.



#### 2008 TWIA Rate Changes



Effective 2/1/2007 Texas  
Windstorm Insurance  
Association (T.W.I.A.)  
rates increased for new  
and renewal policies.

All Commercial rates, to  
include Farm and Ranch  
and all Builders Risk have  
increased 5.4%. All  
Residential dwelling  
premiums have  
increased 8.2%.

#### **REMINDER - Minimum Auto Limits to Increase in April '08**

We would like to remind  
our insureds that the  
minimum auto  
liability limits required to  
satisfy Texas financial  
responsibility law will  
increase. Effective April

company's needs and vehicle characteristics.

#### Who Needs Commercial Auto Insurance?

If you are the owner of a small or medium sized business, Commercial Auto Insurance offers:

- Coverage on your company's vehicles, whether just one, or an entire fleet.
- Protection for your business against potentially devastating liability cost resulting from an accident involving your vehicles.
- Quality coverage providing protection tailored to your needs.

#### How Does It Work?

Commercial Auto Insurance is generally offered in conjunction with premium coverages such as general liability or commercial packages. Policies often include multiple-vehicle and claim-free premium discounts, plus direct billing and other payment options. Depending on your business, available coverage generally includes:

- Bodily Injury
- Property Damage
- Uninsured & Underinsured Motorist
- Medical Payments
- Comprehensive
- Collision
- Motor Truck Cargo

Call us today and ask to speak to one of our knowledgeable Commercial Underwriters to find out more about Commercial Auto, or any Commercial policy.

'08 all policies issued or renewed on or after April 1, 2008 will increase to 25,000/50,000/25,000. Policies issued or renewed before April 1, do not have to be increased until the next renewal.



## Understanding what Business Income Insurance Covers

Business income insurance is designed to provide the income that a business would have earned under normal circumstances, making it possible to meet fixed expenses such as rent, utilities, and loan payments. The coverage pays a business owner for lost income when a business is closed or its operations are reduced because of covered insurance damage. Also known as business interruption insurance, business income covers three primary areas:

- Loss of net profits - actual loss of business income that directly results from an insurance loss that partially or totally interrupts business operations.
- Continuing expenses - fixed expenses that do not fluctuate with business activity such as rent and mortgage interest payments, insurance premiums, general overhead and sometimes payroll.
- Extra expenses - expenses incurred to reduce the amount of loss.

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