

# Frank Comiskey Agency, Inc. Newsletter

**JULY**

**2008**

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## **Keeping Home Based Businesses Covered**



More and more Americans operate a full or part-time business from their homes, and the number keeps growing. Generally, homeowners insurance does not cover your home business. Some standard homeowners policies cover a maximum of \$2,500 for business equipment in the home, but do not cover business-related liability or other losses.

If you do run a business from your home, and there 12 million Americans that do, it is likely that you need both property insurance to cover fire and theft and liability insurance to cover anyone who gets hurt by using your product or who gets hurt on your property.

As a business owner, you will need insurance to cover the following types of losses:

- Property and equipment damage or loss from fire or theft.

*Frank H. Comiskey, CIC, CPCU*



## **Umbrella - Cover your business**

True to it's name, umbrella coverage typically provides higher liability limits for a variety of coverages.

When a liability claim goes above the aggregate limit of liability, the policy limits are exhausted. By purchasing a commercial umbrella, you can protect your business from being liable for this excess liability judgement. A commercial umbrella covers the amount of loss above the limits of a basic liability policy. Commercial Auto, commercial general liability, workers comp, or most liability policies can be covered by a commercial umbrella.

If you are uncertain about gaps in your commercial insurance coverage, or if you would like more information concerning commercial insurance, please give our professionals a call at 713.785.4070 or drop an email to [agent@frankcomiskeyagency.com](mailto:agent@frankcomiskeyagency.com). We look forward to hearing from you!

- Customer or supplier injuries on your property, or caused by your product.
- Advertising liability.
- Business record damage or loss.
- Lost income due to damage to your home.

If you would like to talk to one of our commercial insurance professionals, please give us a call at 713.785.4070, or drop us an email at [agent@frankcomiskeyagency.com](mailto:agent@frankcomiskeyagency.com)

Make sure your home base is covered!

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## GOOD NEWS!



## It's Back! Hurricane Season FAQ's

Does my Homeowner policy cover damage from rising water?

**NO. Your homeowners excludes damage from rising waters.**

What type of policy protects my home from the perils of rising water?

### Flood Insurance.

Is coverage with my new Flood Policy effective immediately?

**No, there is a 30-day waiting period on all newly issued policies unless it is required for a home closing.**

What other damages do Hurricanes inflict?

**Hurricane's not only bring flood waters, but they also are notorious for high winds that coupled with rain can cause major damage to structures.**

Do all homeowner policies come with wind coverage?

**No, some policies exclude wind all together. In this case, you would need a separate Windstorm policy.**

If you have any of your own questions regarding flood, or windstorm insurance, please give our experts at Frank Comiskey a call at 713.785.4070.

**Don't wait until after the storm hits!**

## Before the Storm

The following are important thoughts you'll want to keep in mind if a storm hits



1. Listen to weather forecast and available information regarding the weather regularly.
2. Remember weather can be unpredictable. Begin by anticipating the worst and prepare.
3. Make note of evacuation routes and shelters in your area.
4. Gather supplies such as batteries, water, flashlights and non-perishable foods.

