

The Mavon Connection



June 2011

Personal Lines Department

- **Wildfire Defense...Are Your Clients Protected?** For your customers with homes located in wildfire areas such as California or Colorado, Mavon's High Net Worth companies—ACE, Chubb, Chartis, Fireman's Fund—all offer a Wildfire Defense program.



Whether the fire actually damages your home or you are required to evacuate, there can be significant cost. The high net worth markets realize that preparedness by knowing the exposures the home faces as well as proper safety training and being proactive in prevention can minimize the loss, protect the client and reduce worry. All of these markets provide Wildfire protection in varying forms such as:

- Risk Evaluation
- Emergency Safety Planning
- Compensation For Costs Incurred to protect the property from imminent danger, or even contracting with a service that will deploy certified firefighters to take measures to defend your home, including spraying your home with a fire-preventing, heat absorbing gel, when enrolled in this program.

So, if you have clients located in a Wildfire area, be sure to find out about the Wildfire Defense program that is available with the company you are proposing to them. Not only will you be adding a benefit that other carriers don't have available, but you will be offering safety and peace of mind in addition to their insurance protection.

For more information and a quotation contact Georgianne Kingerly, Underwriter, at 630-242-3155 or submit@mavon.com.

- **The Update on Updates**—What are the companies actually looking for when asking for a plumbing update? Specifically, when a home is older than 50 years, they want to confirm that the old galvanized or cast iron plumbing has been



replaced with copper and/or PVC. This is due to older pipes having a tendency to burst and cause extensive water damage. What constitutes a full update? A full update would be that all

of the waste lines and water lines have been updated to the new copper and PVC piping. If only some of this has been done and there are still older pipes installed, that would be a partial update. Changing out bathroom or kitchen fixtures without replacing pipes does not qualify for an update.

Stay tuned for more of "The Update on Updates" by Diane Sacco, Special Risk Underwriter.

GAMPro (Professional & Mgmt. Liability)

- **Protect your Employment Practices Liability Clients from Evolving Social Media Exposures with a New EPL Endorsement!** Now there's an Employment Practices Liability Endorsement that you can

attach to your client's Package Policy protecting them from Discrimination, Harassment, Slander, Invasion of Privacy, Defamation, Mental Anguish

and Emotional



Distress resulting from New Social Media Exposures (Facebook, LinkedIn, Twitter, YouTube, etc.) relating to Employment Practices Liability.



For more information and a quotation contact Jim Skelton, Senior V.P. and Manager, at 630-242-3130 or submit@mavon.com.

Commercial Lines Department

- **Garage Accounts:** Did you know Mavon has markets for multi-line specialty products designed to work with the unique characteristics of the garage industry?

Coverage...

- Garage Liability
- General Liability
- Auto Liability
- Property
- Physical Damage
- Garage Keepers' Liability
- Package policies may be offered based on the individual account



(Continued on reverse side)

Target Classes...

- Used Car Dealers—Non-Franchised
- Repair/Service Centers
- Harley Davidson Sales & Service
- Truck Trailer Sales & Repairs
- Mobile Detail Shops
- Stereo Sales & Installation
- Tire Dealers
- Valet Service Operations
- Emergency Roadside assistance
- And more! (contact us with other opportunities)



For more information and a quotation contact Chuck Lynch, Contract Underwriting Supervisor, at 630-242-3128 or submit@mavon.com.

- **Fireman's Fund**—Fireman's Fund is one of the commercial standard companies that Mavon has been successful in writing some commercial business. Areas where Fund is aggressive and competitive is in Small Business and Admitted Umbrella.

Successes in the Small Business area are: Real Estate, Hotels, Printing, Apartments, Small Retail, Restaurants (Casual & Fine Dining), Furniture Stores, Lessor's Risk Office.

Successes in the Umbrella area are: Metal Manufacturing, Retail Stores (Specialty Products), Hotels, Restaurants, Business Services, Clothing Manufacturer, Eyeglass Manufacturer, Specialty Woods



Fireman's FundSM
Insurance Company

A company of **Allianz** 

Manufacturer, Automotive Services Franchiser, Apartments, Media Business, and Wholesale Furniture.

For more information and a quotation contact Carole Walczak, Brokerage Underwriter, at 630-242-3156 or submit@mavon.com.

- **Workers' Compensation:** We are seeing an increase in Workers' Compensation submissions. Remember, Mavon can write monoline Workers' Compensation with a number of different companies. We have seen risks in harder to place classes such as Temporary Employment Service, Farm NOC & Drivers, Convalescent & Nursing Home, Food Manufacturer & Drivers, Public School District.



Our newest market, Companion, entertains these harder to place classes, even with challenging loss histories:

- Roofing & Staffing (\$100,000 MP)
- Construction & Trucking (\$50,000 MP)
- Healthcare & Others (\$25,000 MP)

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- **Now Available for Quoting on Mavonline:** Two new products with USLI are now available for quoting on our website at www.mavon.com and on our Private Label Phone Quoting Service at 888-845-6090...

- Commercial Umbrella (limits to \$5M on most classes)
- Storefront/Community Church Package

Wondering just where to send this business? Call a Mavon Commercial Underwriter today at 630-655-2400 or submit your applications to submit@mavon.com.

Premium Financing Available

- On your next insurance transaction, let GAMCO Premium Finance Company help you close the sale! For a quote or more information, contact Jennifer Riter at 630-242-3163 or jennifer.riter@mavon.com.



All applications for quote can be emailed to:
submit@mavon.com

G.A. MAVON & CO.
MANAGING GENERAL AGENTS