

Spring Newsletter



Now Offering Commercial Property, Contractor's Equipment, & Builder's Risk from Great American!

Contractor's Equipment

Maximum flexibility for many types of contractors

Look around your construction site and do some quick calculations. You could have millions of dollars of equipment that you own or lease on your site at one time. You could face significant losses due to theft, accidents, vandalism, fire or other causes. Would you be covered?

Features that allow maximum flexibility

Our Contractor's Equipment coverage is a highly flexible policy with several important options that protect your business.

- We offer two form options, including an Automatic Acquisition Coverage Form and a traditional scheduled form.
- Automatic Acquisition Coverage Form eliminates the need to endorse the policy for schedule changes, which ensures that even your newest property is covered (subject to a newly acquired limit).
- Both coverage forms include coverage for expenses that are often overlooked, such as Debris Removal, Pollutant Clean Up, Fire Department Service Charge and Crime Reward.
- No flood or earthquake exclusions means better coverage and a more competitive product.
- Valuation options:
 - Actual Cash Value (base valuation),
 - Replacement Cost – Replace covered equipment with comparable current model year (subject to insurance to value requirements),
 - Stated Amount, or
 - Partial Loss – Elimination of Deduction for Depreciation for losses not exceeding 20 percent.

Optional coverages

You may also choose to take advantage of other optional coverages available for maximum protection of:

- Leased and Rented Equipment from Others for your short-term leased/rented equipment
- Rental Expense of substitute equipment
- Borrowed Equipment
- Contractor's Equipment Plus Endorsement broadens your policy by adding several additional coverages at nominal limits to address your incidental exposures
- Loss of Business Income and/or Extra Expense as a result of a loss to your covered equipment

When you take steps to help protect your equipment, you can save money on your insurance costs. With qualified devices and our Anti-Theft or Tracking Device Endorsements, we reduce or waive your deductible for theft to covered property.

[GAIG.com/PIM](#)



To learn more, contact your Great American Property & Inland Marine Representative, or visit us online at [GAIG.com/PIM](#).

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[GAIG.com/PIM](#)



Contact your Underwriter or Business Development Rep for more details on all the outstanding products from Great American.

New Ventures? We Have The Markets!

If you have clients that are starting a new transportation business, contact your underwriter. There are a few requirements:

- At least 3 years of verifiable industry experience
- All drivers will need a minimum of 1 year CDL experience



Treaty Oak GA is now offering coverages for businesses domiciled in Texas, Oklahoma, Missouri, Nebraska, Kentucky, Kansas, Colorado, and Utah!!

Contact your underwriter for quotes!



Claims Reporting Reminder

Claims Contacts

All claims will need to be reported directly to the carrier. A copy will also need to be sent to our offices, claims@treatyoakga.com.

- **Alpine Transportation policies**
 - email: alpineclaims@mimicclaims.com
 - phone: **404-841-0001**
- **Trinity policies**
 - email: claims@trinityunderwriters.net
- **Canopus policies beginning with CUS05**
 - email: treatyoakclaims@littletongroup.com
- **ITMA/PMA policies**
 - email: claims@itmagency.com

Additional carrier information can be found on our [website](#)

Meet Our Senior Underwriter, Andy Clymer



I have been in the Insurance Industry for about 35 years or more, both as an agent and as an underwriter. I am a Transportation Underwriter for the best employer I've ever had, Treaty Oak General Agency. I am also very experienced with General Liability, Property, Contractor's Equipment and more.

I am very proud of Treaty Oak and to be a team member as we all work together to provide our agents the best possible service. I am always free to help others if asked and to put my best foot forward. It is extremely important

to me that we provide the best service to our agents.

On a more personal note, I love to cook, work in the yard and relax on the back patio. I am somewhat of a storyteller, so love to do that as well. I am currently single, however, I live with the sweetest two roommates anyone could have. Their names are Billy Bob and Norma Jean, both are American Eskimos. They are extremely smart and love to play, so they keep me active for the most part. If I am not working for you, I am playing with these two.



Norma Jean



Billy Bob

The TOGA team was honored to spend a recent morning helping out the amazing people at Mission Arlington. They are doing an incredible job of distributing food and other supplies to about 200 families daily, all through donations!



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