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Frank Comiskey Agency, Inc.

JUNE 2007

E-News from Frank Comiskey Agency

President's Spot

New faces at Frank Comiskey Agency

We would like to welcome two new faces to FCA, Lisa Hammond and Rachael Wilmoth.

Lisa Hammond is one of the new faces at Frank Comiskey Agency. Lisa is our Commercial Lines Manager. She has over 18 years of insurance experience in a wide range of exposures. Though her insurance knowledge is broad, her true specialty is her customer service skills with emphasis on keeping clients knowledgeable regarding their insurance coverage.

Rachael Wilmoth is another new face at FCA. Rachael is a Commercial Lines Assistant and will be working side-by-side with the Account Managers to service your insurance needs.

Frank H. Comiskey, CIC, CPCU

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Featured Article

Hurricane Season Review

Now is the time to review your property insurance coverage. Know what your policy will or won't do. Be aware of deductibles, including special named storm deductibles that double your out-of-pocket expenses during a named storm.

Condo owners should be in tune with the form of condo coverage that they carry. Keeping in mind that a Homeowners condominium for "B" does not protect you from wind driven rain whereas a form "C" does. In addition, if your condominium

Frank Comiskey Agency's
New Website -

[Launching June 2007!](#)

We invite you to stop by
our new website at
frankcomiskeyagency.com
Find out more about our
Agency Specialists.

Quote your Insurance
needs.

See what Carriers we use.

has underground storage, flood insurance does not provide coverage for personal property below ground level. Consider scheduling your art, antiques, musical instruments and collectibles on your homeowner's policy.

Be sure that your home is insured for flood by a separate policy. Your homeowner's policy will not cover flood damage. Make sure that your home is insured to value. Most insureds do not inform their agents of a new room addition or interior improvements. If you have renovated your home, call us and make sure that your dwelling coverage is adequate.



Summer Travel

Summer vacation plans include renting a car?

If so, contact us, not your travel agent. We need to be the first on the call list.

Ultimately, it's up to you to make sure you're covered. So plan ahead! If you have auto insurance, call us and find out what kind of coverage you have. Most auto policies extend to rental cars. Ask specifically about two things: Collision damage waiver and liability.

Where and when is my personal property covered while I'm traveling?

Named perils coverage under Coverage C Applies to all your personal property (except property that is specifically excluded) anywhere in the world. Lost or stolen baggage maybe covered under your homeowner's policy. Check with us to find out what is covered before you start your trip!

Does my Medical Insurance cover me while I'm on vacation?

Before going abroad, learn what medical services your

Vital information links.

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health insurance will cover overseas. If your health insurance policy provides coverage outside the United States, **REMEMBER** to carry both your insurance policy identity card as proof of such insurance and a claim form. Although many health insurance companies will pay "customary and reasonable" hospital costs abroad, very few will pay for your medical evacuation back to the United States. Medical evacuation can easily cost \$10,000 and up, depending on your location and medical condition.

HAPPY VACATIONING!!



State Data Base for Insured Vehicles



The State of Texas will be joining other states in cross referencing insurance verification with the States Vehicle Registry. What this means is all insurance companies will be required to provide the State of Texas with vehicle identification numbers for the vehicles that they insure. When you cancel your insurance, the insuring company will be required to advise the State of Texas that they no longer insure your vehicle which in turn will prompt the State to contact you for your new insurance company information. Should the vehicle owner be unable to provide insurance verification, the owner will be asked to turn in his vehicle tags until evidence of insurance is provided. This should cut

down on the number of uninsured motorist in our state.

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