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First Edition

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Dedicated to Serve!

Allow me to welcome you to the First Edition of the Trinity Risk Services newsletter! These are exciting times for Trinity and we appreciate the opportunity share them with you.

Trinity has what you need! As a full service, independent insurance brokerage our emphasis is placed on caring for you - the client and addressing your needs with respect to risk control and management, and insurance placement where necessary and appropriate. We look for ways to improve your financials by addressing risks that you encounter every day.

Trinity is a "broker"! Our access to the insurance marketplace is pretty much limitless. We represent some of the finest insurers in the marketplace.

Our Mission - Trinity was founded on the core principle of **Service**. Our mission is to seek out and serve with the highest measures of morality, ethics and integrity. We don't simply want to be your insurance broker; we want to be your trusted partner. We want to know you, understand your business and recognize that we are working for you, with you and with your best interest first.

Our Newsletter will serve as a tool to keep you connected and informed.

- How can Trinity be of service to you?
- What's happening within Trinity?
- What's happening within the insurance marketplace that you need to know?

Our goal is to make you think differently than you may about risk and potential losses, while offering brief and concise messages that can help you maneuver the ever changing sea of risk and exposures to loss. We want to introduce you to products and opportunities, and keep you informed. We want to help YOU protect your business, your family, yourself and your possessions/assets.

Our newsletter will be brief - the front and back of one single page. We recognize that your time is valuable.

So, let's get this show on the road and turn the page.....



Take a Test Drive.... *Trinity* wants to earn your business. There are many ways in which we can provide service and introduce you to our capabilities without yet becoming your broker. Simply give one of our associates an opportunity to buy you a cup of coffee, get to know us and see if we're a fit for your company, organization or your family. Give us a call at 412-364-2164 to arrange a convenient time to meet.

What does Trinity have to offer?

Our specialty is the **Business** Community; however, we also provide products and services that meet the **Personal Insurance** needs of our clients, such as protection for their home, auto, health, disability. We even provide insurance to protect those special moments in a persons' life, **Wedding Insurance!**

Specializing in Commercial Insurance and Risk Services for the **business** community means that we have all the coverages that a business may need to protect property, autos, employees (Workers' Compensation & Benefits), professional liability, management/executive liability and other lines of insurance necessary to protect the business and owners themselves from risks so that they can do what they do best...conduct business!

We recognize that all businesses are not alike. Our programs are specifically tailored to your needs and your appetite for risk – protecting what's important to you.

Our team has a strong background and exceptional experience in a number of areas...(just to name a few):

- 🌐 Steel and Related Sectors
- 🌐 Churches & Faith Based (specialized program/ insurer)
- 🌐 Trucking
- 🌐 Technology
- 🌐 Athletic and Sporting Associations
- 🌐 Nursing Homes, Day Care Facilities
- 🌐 Self-Storage (specialized program & insurer)
- 🌐 Funeral Homes
- 🌐 Heavy Engineering & Manufacturing
- 🌐 Lawyers to Landscapers
- 🌐 Contractors, Plumbers, Electricians

Trinity is proud to represent AFLAC! Let us share with you the benefits associated with this awesome product – whether you're an individual or a business! Did you know that AFLAC offers protection in the areas of:

- 🌐 Cancer Treatment & Benefits
- 🌐 Personal Disability Income
- 🌐 Personal Accident Indemnity
- 🌐 Hospital ICU Protection
- 🌐 Specified Health Event Protection
- 🌐 Life Protector
- 🌐 Personal Sickness Indemnity

Workers' Compensation – Wow! Do We Have A Product For You! Is your business cyclical? Are there times when your work and cash flow is limited? How would you like to pay your Workers' Compensation premiums only when the income is generated? Call Donna Ford to see how this plan can work for you and your cash flow!

Rental Cars!

Tidbit...Did You Know? Is it time for road trips, family reunions and vacations? Does this involve the rental of a car? Will you buy the insurance protection offered by the rental company or plan to use the protection from your Personal or Commercial Auto policy to protect you if you're in an accident?

Well, things have changed and the coverage you have most likely is not be sufficient to protect you from your contractual obligations. Your policy most likely doesn't cover:

- 🌐 Reimbursement for the full value of the car, which many rental car agreements require;
- 🌐 The diminished value of the vehicle because of a loss which is typically required;
- 🌐 Loss of income for the rental company while the vehicle is being repaired.

These are just a few of the gaps in coverage between your own Auto coverage and what is required when you sign the rental agreement. Want to know more? Let's talk.