

H. D. SEGUR INSURANCE

HABITATIONAL PROPERTY RISK MANAGEMENT SERVICES

With the myriad of risk factors facing habitational properties, it is important for property management firms to ensure that the properties they manage have been properly surveyed to identify exposures and mitigate risks. Once exposures are identified, it is important to establish an insurance program tailored to provide coverage for those risks that cannot be entirely mitigated and to cover exposures. It is important to choose an insurance policy providing tailored coverage specific for habitational properties.

ABOUT US

H. D. Segur, Inc. is a full-service independent insurance agency that has been providing insurance to individuals and businesses since 1890. We specialize in helping companies resolve their insurance-related issues through the use of a comprehensive approach called **“Risk Management”**.

H. D. Segur, Inc. works with insurance carriers who provide policies with coverage specifically tailored for the unique exposures found in habitational properties in order to insure the highest standard of protection. Customized coverage, based on our **“Risk Management”** assessment, provides our clients the insurance they need while omitting the coverage they do not, so premiums are always kept reasonable.

H. D. Segur’s commitment to professionalism is confirmed by our highly trained and experienced staff. We utilize our knowledge of the insurance industry and the property management business to provide you with solutions for your specific insurance goals.

BRUCE C. ELDRIDGE, PROGRAM MANAGER

- ◆ 30 years of insurance industry experience
- ◆ Concentration on Habitational Insurance
- ◆ Member, Community Associations, Insurance Institute, Connecticut Chapter

MARK WANTROBA, CSP, ARM, ALCM

LOSS CONTROL & RISK MANAGEMENT SPECIALIST

- ◆ 25 years of insurance and risk management experience
- ◆ Certified Safety Professional
- ◆ Trained in National Fire Protection Association Life Safety Code 101
- ◆ Experienced in evaluating fire protection systems
- ◆ Experienced in Aquatic Safety and Pools
- ◆ Certified Playground Safety Inspector

EXPERIENCE

Based in Cheshire, Connecticut, H.D. Segur Insurance develops and manages business insurance programs underwritten by major insurers for industries with specialized needs in both insurance and risk management. We use our deep industry knowledge to develop unique underwriting, loss control, and claims service models, valued by both clients and insurers alike. With the expertise gained from more than 30 years of successful program management, and backed by the strength of the nation’s largest, top-rated markets, H. D. Segur provides our clients with high-value, custom-tailored coverage and stability through all market cycles.

CUSTOMIZABLE INSURANCE COVERAGE

- ◆ General Liability
- ◆ Property
- ◆ Inland Marine
- ◆ Crime
- ◆ Umbrella Coverage up to \$100,000,000

SPECIALTY COVERAGE

- ◆ Directors & Officers
- ◆ Property Manager included as Named Insured
- ◆ Pollution Liability
- ◆ Condo Fee and Rental Income Interruption Coverage
- ◆ Playground and Exercise Facility Coverage

LOSS CONTROL & RISK MANAGEMENT SERVICES

- ◆ Building Replacement Cost Valuation
- ◆ Emergency Egress Identification
- ◆ Emergency Lighting and Signage Evaluation
- ◆ Swimming Pool, Recreational Facility and Playground Exposure Identification
- ◆ Risk Identification and Risk Transfer Recommendations



TO LEARN MORE ABOUT OUR PROGRAM, PLEASE CONTACT BRUCE C. ELDRIDGE, PROGRAM MANAGER

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