



**THE  
FLANDERS  
GROUP**

**A PRIDE OF INSURANCE EXPERTS**



**Since 1988, The Flanders Group has offered Empire State Marine Trade Association members solutions to help them reduce their insurance costs and minimize their exposure to risk.**

**Here are some of the reasons why marinas and boat dealers from across New York trust us.**

- **SAVE MONEY**

Our Workers' Compensation safety group program offers 20% maximum upfront discount and declared a 10% year-end dividend for the last policy year.

We'll also perform an annual experience modification audit where we identify and correct any errors we find on your behalf so you can be sure you only pay what you owe.

- **ONE STOP SHOPPING**

You can have all your insurance with one agent. We have several "A" rated carriers ready to work with us on your Property, Liability, Auto and NYS Statutory Disability Insurance. We'll do the research and help you choose the option that best suits you.

- **UNIQUE PRODUCTS AND SERVICES**

- *6 month coverage and payroll review*
- *Small claim payment program*
- *HR and Safety support*
- *Disaster recovery planning*
- *Annual coverage gap analysis review including:*

*Marina Operator's Legal Liability, Protection & Indemnity, Boat Dealers Inventory, Piers and Docks, Trailer Plates, False Pretense, Inventory at Boat Shows, Title and Truth In Lending E&O*

**For more information call Jennifer Watson or Christina Arnone at 800-462-6435.**

**You can also visit our website [www.flandersgroup.com](http://www.flandersgroup.com) to see what others in your industry say about The Flanders Group experience.**