



Farmers Insurance Agency
MKR Specialty Insurance
Martin Ridgers, CPCU

Focused on providing you competitive and professional
risk assesment and insurance options

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Hours 9am to 10pm EST

Your Benefits Choosing Martin

- Competitive pricing
- Finding the right insurance or other risk transfer mechanisms for you
- Risk control and other options to reduce risk, rather than buying insurance
- Your Local Professional & Trusted Partner to review risk and contracts
- Claims experience
- Product expert
- Over 33 years of Experience
- Available when you are and focused serving you
- Experience with complex personal lines risks including celebrities
- Experience with complex commercial risks including the US Government
- International experience

Your Expert Partner & Smart Risk Decisions

I will be your Risk Partner and review your personal and business activity to determine the risks you face and potential financial impact. So you are not aware of the risks and living by luck alone. No matter how good of a person you are life and the world will throw unusual circumstances out you when you do not realize. Yesterday has gone, tomorrow never arrives it is only today and each day can have new characteristics.

Why do you need a Risk Advisor? To discuss how you can protect and reduce the chances you suffer losses to you, your family or your business.

Why is insurance and risk assessment Insurance is an important part of your community as it is a “Promise” to financially put you back in the same position you were prior to a loss. Insurance is the many sharing in the misfortune of the few.

An insurance Agent/Broker we have discussions about risk with you before we consider looking at insurance we would assess your risk tolerance and financial capability to take risk as insurance is not always the best solution

Insurance is a contractual promise between you and an insurance company. We will determine the best long-term partner to maintain that promise.

Examples of Claims

- A mans mother slipped in his house and sues him
- A person was properly going through an intersection when a driver was texting and blew through a red light hitting him. They claimed my son blew the red light. We obtained a video from a local store showing the other driver blew through the red light
- A camel delayed a flight impacting peoples travel and a business that would lose millions in revenue. The camel ran out in front of the plane taking off and was sucked through the engine
- A tree falls into a home due to wet weather and high winds. The tree seemed very solid previously
- Homes and businesses in Manhattan had to evacuated and lost power and water for over a week due to a tropical storm and a high tide due to the moons orbit. Causing relocations, loss of food and loss of business and additional expenses to thousands of residents and businesses

Personal Lines Coverages

- Auto Liability & Physical Damage, Comprehensive and Collision, Uninsured / Underinsurance Liability, PIP
- Personal Liability
- Home Owners Physical Damage, Apartment Physical Damage
- Renters Insurance
- Earthquake, Flood and Wind Coverage
- Personal Articles Coverage for fine arts, jewelry & antiques
- Health Insurance
- Life and Disability
- Travel Insurance including; Kidnap Coverage, Health and Cancellation Coverage
- Wedding and Special Event Coverage
- Aircraft, Aviation, Yacht, Boat or Watercraft Coverage
- Utility, Specialty Vehicle and Antique Car Insurance

Commercial Business Insurance

- Commercial / General Liability Insurance
- Commercial Auto Insurance
- Excess / Umbrella Liability Insurance
- Commercial Building Property, Business Income and Extra Expense Coverage
- Money and Crime Coverage
- Boiler and Machinery Coverage
- Workers Compensation and Employers Liability
- Foreign Insurance Covers
- Movable Personal Property Coverage, Cargo Insurance
- Health / Medical Insurance, Life and Disability Insurance

Commercial Business Insurance

- Accounts Receivable and Valuable Papers Coverage
- Employee Benefits Liability
- Employee Practices Liability
- Marine, Water Craft Insurance
- Aviation / Aircraft Coverage
- Cyber Liability
- Professional Liability, Media Liability
- Director & Officers Liability
- Kidnap & Ransom Coverage and Political Risk Coverage
- Fine Arts, Antiques and Jewelry Coverage
- Special Events Liability, Cancellation Coverage, Prize Indemnity, Competitions or Satellite Coverage

Business Focus

- Restaurants, Bars
- Delis
- Offices
- Retail Stores
- Electrical Stores
- Fast Food, Pizza, Tacos, Burger and more
- Hair Saloons