

# Are Your Profits Running **Hot** & **Cold** Because of Insurance Costs?



*Have you researched the  
Mechanical  
Contractors Association of America  
(MCAA)  
Insurance Program?*

## ***Broker vs. Agent??***

Under state insurance laws a Broker represents you not the insurance company!

***We Represent YOU!!***

*We have over  
50 years  
experience insuring  
HVAC Contractors*

**WALTERRY** INSURANCE BROKERS

**Take Action Today!!! [Click Here](#)**

## **Fast Service for Certificates**

We know that you can't start a new job or get paid without a certificate of insurance.

Certificates are prepared upon receipt enabling you to **get paid.**



## **Pay as You Go Workers Compensation**

Many insurance companies are now offering Workers Compensation insurance policies on a "pay as you go" premium basis. Instead of paying a premium based on your payroll estimate, make a small deposit and then make payments based on your monthly payroll. No more large end of the year audits.

## *Policies Available*

- **Bonds**
- **Property, Tools, Equipment**
- **Liability w/Additional Insureds**
- **Automobile**
- **Umbrella**
- **Workers Compensation**
- **Employee Benefits**



**Contact William Coady  
for no-obligation proposal  
[bcoady@walterry.com](mailto:bcoady@walterry.com)  
[walterry.com](http://walterry.com)**

**301-868-7200**

**WALTERRY INSURANCE BROKERS**

**Established 1968**