



FALL ■ 2004

## SUN INSURANCE SERVICES



# Update

## Celebrating a Year of Success

**I FOUNDED SUN INSURANCE SERVICES, INC. A YEAR AGO WITH A CLEAR VISION: TO OFFER CUSTOMERS EASY ACCESS TO OUTSTANDING SERVICE, QUALITY PRODUCTS AND HELPFUL ADVICE FROM PROFESSIONAL, EXPERIENCED AGENTS. I KNEW OUR SUCCESS WOULD DEPEND UPON TWO KEY FACTORS.**

First, with more than 25 years experience in the insurance industry, I knew our staff would be instrumental, and I chose them carefully for their commitment, knowledge and responsiveness. I know you will enjoy working with them and I have complete confidence in their ability to guide you in these important financial decisions.

Second, I knew the technology running in the background of the agency would make a huge difference in our agents' ability to take care of our customers, and we have invested heavily in the most advanced products available.

We recently became one of the first agencies in the nation to switch to Nexsure®, a revolutionary software system that harnesses the Internet's power and brings unprecedented efficiencies to independent insurance agencies. We have a state-of-the-art telephone system, 24-hour customer service accessible by phone or Web, and we are in the process of going paperless in our office.

Today, we have more than 1,500 customers and take great pride in the fact we were chosen by GMAC Mortgage as their preferred insurance agency to work with their Florida customers. Two impressive milestones, by any measure. We also have had fun in our new venture and received recognition in the July 2 edition of Orlando Business Journal. To read the full story, visit our Web site, [www.suninsuranceservices.com](http://www.suninsuranceservices.com).

As we celebrate our first anniversary, I'd like to thank you for your confidence in us and for your business. I know many businesses are focused on short-term goals and immediate profits, but at Sun Insurance Services, we want our customers to be with us for life, and we're willing to do whatever it takes to earn your trust.

Give us a challenge and watch us rise to the occasion!

Jim Brandt  
*President*



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**Sun Insurance Services, Inc.**  
520 N. Orlando Avenue  
Suite 45  
Winter Park, Florida 32789  
866-786-4613

[www.suninsuranceservices.com](http://www.suninsuranceservices.com)

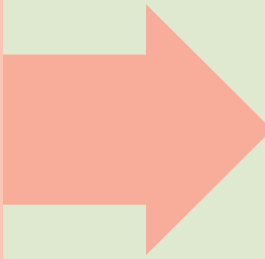
## Are you protected against flood?

### FLOOD FACTS

- Just an inch of water can cause costly damage to your property.
- Flash floods often bring walls of water 10 to 20 feet high.
- A car can easily be carried away by just two feet of floodwater.
- Hurricanes, winter storms and snow melt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.

Learn more at:

[www.fema.gov/nfip](http://www.fema.gov/nfip)



Did you know:

- Floods and flash floods happen in all 50 states.
- Everyone lives in a flood zone.
- Homeowners insurance doesn't cover flood damage.
- Everyone is eligible to purchase flood insurance through the federal government at very reasonable prices.
- Floods can happen anywhere. In fact, 25 to 30% of all flood insurance claims are paid to people in low to moderate flood zones.

Floods cause tremendous damage and dislocation. In the past 10 years, residential properties in low to moderate risk areas have had almost \$2 billion in flood related claims paid to them.

Flood insurance compensates you for all covered losses and coverage is relatively inexpensive.

You can depend on being reimbursed for flood damages even if the President decides not to declare a Federal disaster.

You don't have to repay a loan, as you might have to with many Federal disaster relief packages. Your covered losses are paid in full.

You can count on your claim being paid in the event of a flood loss because NFIP flood insurance is backed by the Federal government.

Your Sun Insurance Services agent can help you handle your claim quickly, so that you won't have to put your life on hold if your property is damaged by a flood. You can request a partial payment immediately after the flood, which can help you recover even faster.

Call us for more information, or check the current flood insurance rate maps at [www.fema.gov/nfip](http://www.fema.gov/nfip) to determine your property's flood risk.

If you live in a low- to moderate-risk community and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$112 a year, including coverage for your property's contents.

It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.

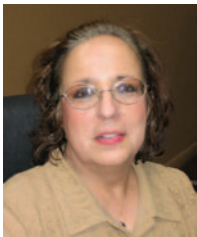
To be protected, act now.

## MEET YOUR SUN INSURANCE AGENTS

### Your connection to quality customer service

#### JANIE IRIGOYEN

A native of Miami, Janie began her insurance career in 1973 and is experienced in all phases of the industry. She speaks Spanish fluently and can be reached at 866-786-4613, ext. 1003 or [janie@suninsuranceservices.com](mailto:janie@suninsuranceservices.com).



#### DONNA DUBOIS

Donna has 38 years insurance experience and began her career in Louisiana. She can be reached at 866-786-4613, ext. 1002 or [donna@suninsuranceservices.com](mailto:donna@suninsuranceservices.com)



#### PATRICK BRANDT

Patrick grew up in an insurance family and joined the business last summer after receiving his license. Contact him at 866-786-4613, ext. 1005 or [patrick@suninsuranceservices.com](mailto:patrick@suninsuranceservices.com)



# MAKING THE RIGHT AUTO CHOICES

## SUN INSURANCE SERVICES AUTO SPECIALIST TERRI DELOREY CAN HELP YOU NAVIGATE THROUGH THE SEA OF OPTIONS

Consumers today are inundated with auto insurance offers, making it difficult to make the right choices.

Sun Insurance Services auto specialist Terri Delorey has 10 years experience in helping customers finding coverage for every model of car, van, truck, motorcycle, RV or boat and she can provide sound advice on how much coverage you need and which company offers the best value.

Terri gives fast, friendly service and will be there to

assist you with your claims, if the need arises.

Sun Insurance Services represents only the most stable, responsive companies,

including GMAC Insurance, Progressive Insurance and Infinity-Leader Insurance.

We offer:

**Coverage for most vehicles and driving records.** Whether you have a great driving record or a few tickets, whether you drive a high-performance vehicle or minivan, we can offer protection at the most competitive rates.

**Pay plans that fit your**

**budget.** Our companies offer installment plans, electronic funds transfer, check or credit card payments.

**Fast and fair claims service.**

*Did you know if you have a GMAC connection--as a mortgage holder, credit card holder, auto loan holder or as an active or retired employee, you automatically qualify for a GMAC auto insurance discount?*

You can report your claim anytime, 24 hours a day, seven days a week. Our companies have a nationwide network of claims professionals ready to help.

**Online policy information.**

Information about your policy, including billing and claim status, is available online. You can check to see if a payment has been posted to your account or when your next

payment is due. You can even make payments online.

**More than auto insurance.**

In addition to auto insurance, we offer commercial auto, motorcycle, boats and other vehicles.

If you'd like an auto quote, contact Terri at 866-786-4613, ext. 1006 or by e-mail at [terri@suninsuranceservices.com](mailto:terri@suninsuranceservices.com).



TERRI DELOREY

## Trusted Choice: the mark of excellence

SUN INSURANCE SERVICES IS PLEASED TO BE AMONG THE ELITE INDEPENDENT INSURANCE AGENCIES QUALIFIED TO DISPLAY THE TRUSTED CHOICE LOGO.

Think of it as a "Good Housekeeping Seal of Approval" for independent insurance agencies. The Trusted Choice logo is quickly becoming recognized as the symbol of excellence in the insurance industry.

Trusted Choice agencies are insurance and financial services firms whose access to multiple companies and commitment to quality service enable them to offer clients competitive pricing, a broad choice of products, and unparalleled advocacy.

As a Trusted Choice agency, we at Sun Insurance Services are dedicated to you, and are committed to treating you as a person, not a policy.

We recently became a member of this new national effort for independent insurance agencies and want to highlight the benefits we offer you: choice, customization and advocacy.

Trusted Choice agencies sign the Pledge of Performance outlining a commitment to you in three major ways:

- Choice—working with you to identify the insurance and financial services that are right for you through our access to multiple companies;
- Customization—using our experience and multiple company relationships to customize your coverage as needed; and
- Advocacy—working to guide you through the claims process for a prompt and fair resolution.

Soon you will see the Trusted Choice logo on our stationery, business cards and signage. Our new Trusted Choice slogan says it all:

"We serve you first."



## BILL WOLFE: GONE FISHING

Bill Wolfe, Sun Insurance Service's first agent, has retired and is enjoying spending his idle hours in his favorite past time: bass fishing.

Bill's insurance career spanned more than 40 years in Central Florida and he was respected by fellow agents and customers for his knowledge, expertise and friendly manner.

Bill and his wife, Barbara, live in Maitland, Florida.

If you'd like to send Bill retirement greetings, correspondence may be mailed to Sun Insurance Services, 520 N. Orlando Avenue, Suite 45, Winter Park, FL 32789.

We'll deliver it promptly.



**NOTIFY US OF ANY CHANGE OF CONTACT INFORMATION AS SOON AS POSSIBLE. CALL US AT 407-647-0520 OR 866-786-4613, WRITE TO US AT**

**520 N. ORLANDO AVENUE, SUITE 45, WINTER PARK, FL 32789**

**OR E-MAIL US AT [INFO@SUNINSURANCESERVICES.COM](mailto:INFO@SUNINSURANCESERVICES.COM).**

**PLEASE BE SURE TO INCLUDE YOUR E-MAIL ADDRESS SO WE CAN COMMUNICATE WITH YOU QUICKLY.**

### *Next Issue:*

**LEARN THE BASICS  
OF LONG TERM CARE**

**INTRODUCING CSR24:  
CUSTOMER SERVICE  
AROUND THE CLOCK**