

**What's Inside:**

**WHY EVERY PARTY HOST NEEDS AN UMBRELLA**

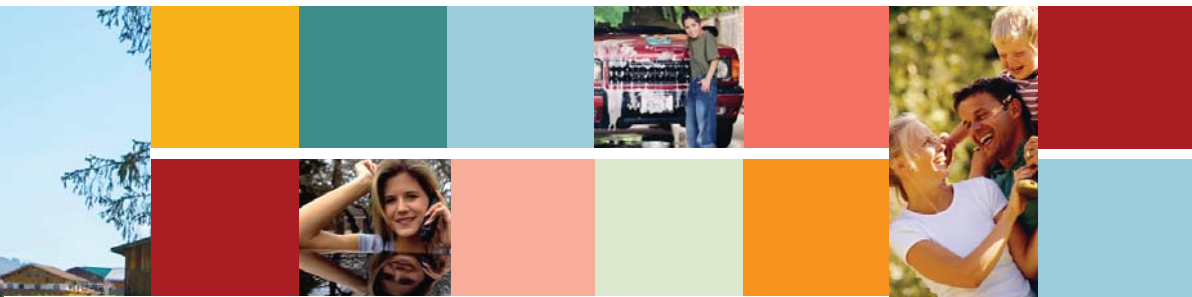
**GOING ABOVE AND BEYOND YOUR COVERAGE**

**PROTECT YOURSELF FROM UNINSURED MOTORISTS**



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INCORPORATED

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## SUN INSURANCE SERVICES

# Update

### Withstanding the Winds of Change

After nearly 30 years in the insurance industry, I am hard pressed to remember a more challenging or confusing time for consumers, agents or insurance carriers.

The news stories appearing daily are alarming and often leave out important parts of the picture. Consumers feel angry and victimized. And our political leaders, in my opinion, have done more to divide and inflame us than to guide us to reasonable, realistic solutions.


As agents, we represent you; we are the professionals responsible for helping you sort through all of the options available to help protect your most valuable assets. We believe the independent insurance agent is uniquely positioned to guide Floridians through the insurance crisis. Here's how we can help:

- We have access to Florida's most stable, respected insurance carriers and can shop your policy to find the best option and the best value.
- We are eager to help you get all of the premium credits you are entitled to.
- The products we offer in addition to homeowners, such as auto, flood and personal umbrellas, often can earn discounts when bundled together.
- The relationships we have spent years building with the carriers translate into real value for you when you have a loss.

There are some cost-cutting measures we are reluctant to take, however. You should not strip out coverages vital to your well being, like replacement cost for your home's contents, and we cannot write a policy for less than it will cost to rebuild your home. We discourage you from choosing huge deductibles that would leave you unable to recover in the event of a disaster.

When I started this agency with my family four years ago, I set out to build an organization I could be proud of, one which places its customers above all else. Today's environment makes this difficult, but we are still committed to making it a reality and we appreciate the confidence you have shown in us.

I hope you will turn to us first with questions about your coverage, your options, or the state of the industry in general. We can weather this storm together.



Jim Brandt, President

The trend in the auto market is in stark contrast to the homeowners market. Premiums are going down! Call today for a quote.

### Good News, Drivers.

Auto insurance premium hikes have hit the brakes!



### DO YOU NEED UN/UNDERINSURED MOTORIST (UM) COVERAGE ON YOUR AUTO POLICY?

Many times when people shop for car insurance they are looking for the cheapest policy out there instead of a policy with adequate coverage. They choose the state minimums in return for a cheaper premium. What this means is many drivers on our roads are underinsured. If you were to be injured by this person and he did not have enough coverage to pay for your medical expenses and/or lost wages, you would need to rely on the UM coverage of your own policy. UM, or Un/Underinsured Motorist, coverage pays for bodily injuries to you, your family members, or any other person in your covered vehicle, caused by the negligence of an underinsured or uninsured motorist. It pays for medical expenses and lost wages (after your PIP is exhausted) and also includes payment for pain and suffering if you sustain a permanent injury. UM coverage can also apply when someone is injured in a hit-and-run accident where the at-fault driver is unidentified. Without this coverage it is unlikely that you will receive payment for damages or injuries unless you decide to sue the at-fault driver. Protect yourself fiscally and physically with this valuable coverage.

### PROTECT YOURSELF FROM MORE THAN RAIN WITH AN UMBRELLA



THINKING OF HOSTING A BARBECUE FOR FRIENDS AND FAMILY? MAKE SURE YOU'VE GOT A PARTY ESSENTIAL, THE PERSONAL UMBRELLA POLICY.

Say you decide to serve alcohol at your get-together and someone who helped themselves to one too many beers leaves the party drunk. If they were to hit someone or damage someone's property on the way home you could be involved in a lawsuit because of their negligence. If you host a party and an intoxicated guest causes an accident, in many states you can be held responsible. Your homeowner's liability insurance, typically \$100,000 would be tapped to pay for the legal fees and judgements, and the trend in the United States is toward more lawsuits and the jury awards can be large. If the amount exceeds your coverage, suddenly your assets and income, both current and future, are in jeopardy.

"I think a lot of people think that their friends will not sue them, but the reality is that it won't be their friends. It's going to be the person that they injured," said Madelyn Flannagan, Trusted Choice's vice president of education and research. "The high dollar value of jury awards, coupled with skyrocketing health-care costs means one lawsuit can easily exceed the liability limits on the average policy."

A personal umbrella policy is a liability insurance policy with very high limits of protection designed to add a layer of protection to your homeowners, auto or watercraft policy. The umbrella kicks in when you reach the limit on the underlying liability coverage and can offer an additional \$1 million to \$5 million in protection. It will also cover you for things such as libel and slander. Umbrella policies aren't just for the wealthy- they're for anyone who has assets that might be at risk if they are responsible for a serious accident.

The good news is that this added protection is often inexpensive, especially when compared to the added coverage that you gain. For about \$150 to \$300 per year, you can buy a \$1 million personal umbrella liability policy. The next million will cost about \$75, and \$50 for every million after that. If you're on the hook for a multimillion-dollar lawsuit, that's a small price to pay.

#### Reasons to consider an umbrella

- Increase in income or assets
- Large inheritance
- Entertaining friends and family in the home
- Swimming pool or swing set on the property
- Carpooling children in the family vehicle
- Inexperienced or young drivers in the house

## HOME COVERAGE THAT GOES ABOVE AND BEYOND

### OUR NEW TOTAL PROTECT PRODUCT OFFERS COMPREHENSIVE COVERAGE FOR APPLIANCES AND SYSTEMS NOT COVERED UNDER YOUR HOMEOWNER'S POLICY.

What happens when your air conditioner decides to stop running on a hot, humid day in the middle of summer? It's not covered under your homeowner's policy so you're most likely looking at a hefty repair bill. Our home warranty product, TotalProtect, will repair or replace your covered systems and appliances no matter how old the items are.

You can file a claim 24 hours-a-day, 7 days-a-week to get the help you need. There is a network of pre-screened, pre-qualified service professionals available and all services performed by referred contractors come with a 180-day workmanship guarantee.

This product also gives you access to

a Members Only Buyline, a discount buying service that can save you up to 30% off the suggested retail price on brand name appliances, including washers and dryers, microwave ovens, freezers, refrigerators and ranges. Your purchase also includes quality installation by the TotalProtect service professionals.

A home warranty also makes your home more attractive to potential buyers, especially if the appliances and other items are aged. If you are planning to sell your home, offering a warranty will help to set you apart from the competition. The price is minimal and since the policy can be paid for at closing you're not out any cash until the home sells.

For more information about our Total Protect product, please call us or visit our Web site at [www.suninsuranceservices.com](http://www.suninsuranceservices.com).

#### Covered systems & appliances

- |                   |               |
|-------------------|---------------|
| Air Conditioning  | Clothes Dryer |
| Central Heating   | Heat Pump     |
| Plumbing          | Ductwork      |
| Electrical        | Garage Door   |
| Dishwasher        | Water Heater  |
| Microwave Oven    |               |
| Garbage Disposal  |               |
| Range Exhaust Fan |               |
| Ceiling Fans      |               |
| Trash Compactor   |               |
| Refrigerator      |               |
| Range/Cooktop     |               |
| Clothes Washer    |               |

## WELCOME!

We've grown quite a bit since our last issue and we'd like to welcome the new members of our team.

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## HURRICANE SEASON FORECAST UPDATED

New forecasts call for a very active 2007 hurricane season. Experts say we can expect 15 named storms to form in the Atlantic basin

### PREPARE NOW.

between now and November 30. Of those 15, eight are predicted to become hurricanes and of those eight, four are expected to develop into intense or major hurricanes with sustained winds of 111 mph or greater. Visit our Web site for tips on how to strengthen your home against hurricane damage and what to do if you have a loss.



## 2007 STORM NAMES

- ANDREA
- BARRY
- CHANTAL
- DEAN
- ERIN
- FELIX
- GABRIELLE
- HUMBERTO
- INGRID
- JERRY
- KAREN
- LORENZO
- MELISSA
- NOEL
- OLGA
- PABLO
- REBEKAH
- SEBASTIEN
- TANYA
- VAN
- WENDY

The cost of building materials **continues to rise** in Florida. Does your policy reflect the increased **cost to rebuild** your home if you have a loss? If not, you may be **under insured**.



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