

SUMMER | 2009

SUN INSURANCE SERVICES

Update

Your referrals are the ultimate compliment

Over the past few months, we've welcomed many new customers into our agency, many due to the announcement that State Farm would be dropping its Florida customers.

When we examined how our new customers found us, I was extremely happy to find that the vast majority were referred by current customers. To me, this is the ultimate compliment.

We've worked very hard over the past six years to build long-term relationships with our customers by offering access to Florida's most respected, stable home and auto insurance carriers, by being available when we're needed, and by providing outstanding customer service after the sale.

Your referrals tell me our hard work has been noticed, and we appreciate your confidence in us.

I also think the fact that our agents all have at least 20 years experience writing home and auto coverage translates into real value for our customers and sets us apart from many of our competitors. Familiarity with available resources, Florida insurance laws and regulations, and mortgage requirements doesn't come overnight. We've invested in great agents to help ensure you get the best coverage for your individual situation.

For years, our customers have asked us to insure their businesses, but until recently we've been unable to. I'm pleased to announce we're now able to meet that demand with the addition of Alicia Clark, an experienced commercial lines specialist, and access to outstanding markets for coverage for all types of businesses. Please call us if we can help you.

We're also happy to add several new personal lines carriers, including auto carriers Mercury Insurance and Progressive Insurance, and we are one of the select agencies appointed by AAA Insurance to offer their new home and auto package product.

If there is anything we can help you with, or if you have a friend or family member we can help, please give us a call or shoot us an e-mail. And, please bear in mind, as we get into hurricane season, there may be fewer options available, so the time to act is now.

Take care,



Jim Brandt, President

What's Inside:

INSTANT AUTO QUOTES

HOUSING VALUES DOWN

NEW CONDOMINIUM LAW

AAA COMBO POLICY



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AFTERNOON SHOWERS BRING FLOOD WATERS

Floods do more damage in Florida than in any other state, and homeowners insurance policies never cover flood damage. Fortunately, everyone in Florida is eligible to buy flood insurance from the federal government.

Development can change the land's natural ability to absorb rain and alter rainwater runoff patterns, dramatically increasing the chances of flooding in areas that have never flooded before.

And although many floods are caused by huge storms, more result from small, localized events, such as ordinary thunderstorms. Most rainfall from hurricanes is usually produced by slow moving tropical storms that stall over an area, like last year's Tropical Storm Fay. As hurricanes weaken and move inland, the threat of torrential rains and high winds over large areas intensifies the risk of flooding.

No matter where you live, it is important to remember that just a few inches of water in a home can cause thousands of dollars of damage, but you don't have to spend a lot of money for flood protection.

The annual cost for a flood policy with \$250,000 coverage on the building (the maximum coverage available) is only \$348 per year. This means for less than a dollar per day you can add on this valuable coverage.

You can purchase a policy over the phone with a credit card, but remember, unless you are closing a new loan, there is a 30-day wait. Call us at 866.786.4613 for more info.

LOOKING TO SAVE ON INSURANCE PREMIUMS?

USE OUR INSTANT QUOTING SYSTEM TO FIND THE BEST PRICE ON AUTO INSURANCE

We are proud to introduce Instant Quoting on our Web site. Our new system provides you with instant quotes from six of our auto insurance companies. Please visit the Get a Quote section of our Web site to find the best deal for you.

Our Auto Carriers



Mercury Insurance Group provides low-cost insurance to individuals, families and businesses. Mercury consistently has some of the lowest rates available and they offer prompt service, reliability, convenience and financial stability.



Progressive has insured all types of vehicles for customers across the country since 1937. Progressive covers motorcycles, boats, RVs, and personal and commercial autos.



AAA Insurance offers the convenience of a single policy that provides coverage for both your home and autos. This exclusive policy is available only in Florida and is designed to meet the unique needs of Floridians.



Travelers of Florida makes it easy to buy auto insurance by providing a broad range of coverage options, discounts and payment plans. Customers also benefit from the 24/7/365 claim service and strong financial ratings.



Infinity's long and successful history of providing quality car insurance products dates back to 1950. They are customer-driven and committed to giving consumers affordable car insurance coverage.



The Hartford was founded in 1810 and has earned a reputation for superior customer service and operational excellence. They offer multi-car, defensive driving, good student, anti-theft and air bag discounts on policies.



Get your quote today! It takes just a few minutes to get your instant insurance quote on our Web site. You can also contact us directly at 866.786.4613 or info@suninsuranceservices.com and we'd be happy to answer any questions you have and prepare a quote for you.



DANGERS OF GOING BARE ON WATERCRAFT COVERAGE

Most homeowner policies provide only limited coverage for boats, and this protection is normally for smaller watercraft. If you own any watercraft, please call our office for a review of your current policies to make sure you are properly covered. Here are some examples of scenarios that would not be covered under a regular homeowner policy.

- Your cruiser collides with a speed boat whose operator fails to yield the right of way, causing extensive damage to your boat. The owner of the speed boat does not have any insurance coverage.
- An expensive bass boat you just purchased is stolen from your home.
- Your 27-foot-long sailboat is damaged by a major hailstorm while docked at the marina.
- Your sport fishing boat is struck by lightning, incapacitating its electrical system.
- Your son's friend is water skiing behind your boat and he falls into the lake, injuring himself, due to the excessive speed of the boat.
- You negligently cause another boat to overturn to avoid a collision.
- Your outboard motor explodes, seriously injuring your next door neighbor.

For a quote on watercraft coverage, please call us at 866.786.4613.

WELCOME, ALICIA!

We are proud to welcome Alicia Clark, an experienced commercial lines agent available to help owners of all types of businesses manage their risks.

Alicia is a native of Florida and a graduate of the University of South Florida.

Contact her for quotes on small business coverage, workers compensation, general liability, commercial auto, commercial property and specialty lines coverage.

We represent a wide selection of commercial lines carriers and can shop your policy around to find the best match in coverage and price.

Alicia Clark

Account Manager, Commercial Lines
866.786.4613, ext. 1607
alicia@suninsuranceservices.com

NEW CONDO LAW

As of January 1, 2009, Florida law requires condominium owners to show annual proof of insurance to cover not only typical hazards but also at least \$2,000 in "special assessment coverage." The owner's policy must also list the association as an additional named insured.

If owners fail to show proof of insurance annually, the law allows the association to purchase it on their behalf and charge the owner a special assessment for the cost.

If the unit is rented, it is still the owner's responsibility to comply and purchase a policy that it meets the new requirements.

Contact us at 866.786.4613 if you have questions about your policy.

I CAN'T SELL MY HOUSE FOR AS MUCH AS I COULD LAST YEAR. CAN I INSURE IT FOR LESS, TOO?

Housing values have plummeted throughout Florida and we've heard from many of you at renewal time wondering why your premium hasn't decreased, too. It's easy to think that lower home values equate to lower homeowners coverage but consider what your insurance policy is designed to do. Insurance should "make you whole" again if your home were damaged or destroyed by something like a fire, lightning strike or windstorm. In the case of rebuilding a home, "making whole" means rebuilding your home back to the way it was before the loss and the cost to do this is the determining factor for your insurance policy. How much does it cost to re-build your home?

The re-build value of your home includes cost of materials, labor, debris removal and fuel while re-sale value factors in the price of your land, as well as the structure. To get a rough estimate of the re-build value of your home, multiply your square footage by \$125. This is the *minimum* coverage you should carry on your home and will be shown as Coverage A on your policy. If you feel that your home is over- or under-insured, please contact us at 866.786.4613 so we can determine the correct Coverage A amount based on your specific home features.

AAA INSURANCE OFFERS AUTO AND HOME PROTECTION IN ONE POLICY

We are proud to offer a new AAA insurance policy that provides protection for both your home and automobiles. Available exclusively from AAA Insurance, this new policy takes the coverage of your homeowners policy and your auto policy and combines them into a single policy offering some distinct advantages:

COMBINE & SAVE

- Convenience of a single policy, one renewal date, and one point of contact
- Affordable protection from a secure, reliable company
- Available only in Florida and designed to meet the unique needs of Floridians
- Discounts for AAA members
- Unique policy features, such as available coverage for high-value personal property, available coverage for identity fraud and a deductible rebate for not-at-fault accidents
- 24/7/365 Claims Service- AAA claims service is just a toll-free call away



- ANA
- BILL
- CLAUDETTE
- DANNY
- ERIKA
- FRED
- GRACE
- HENRI
- IDA
- JOAQUIN
- KATE
- LARRY
- MINDY
- NICHOLAS
- ODETTE
- PETER
- ROSE
- SAM
- TERESA
- VICTOR
- WANDA



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