



SUMMER | 2006

## SUN INSURANCE SERVICES

# Update

## Battle Against Hurricanes Is Won In the Off Season

The 2005 hurricane season brought a series of firsts. It was the first season with 27 named storms. The first with 15 hurricanes. The first with four Category 5 hurricanes. And the first time four major hurricanes hit the United States. Will 2006 follow suit?

The National Oceanic & Atmospheric Administration will make its official 2006 season forecast this month. The season lasts six months, June 1 to November 30. With the devastation of Katrina still capturing headlines, and the recovery effort trudging along, it's never been more clear that preparation before hurricane season begins can make a difference.

In this issue we concentrate on some of the steps you can take to make sure you and your family are covered in the event of a loss. We encourage you to review your policies and familiarize yourself with what is covered and what is not. If you feel that you may not have adequate coverage, please contact us and we'll be happy to discuss options with you. For example, do you currently have flood insurance? Flood damage is **not** covered under your homeowner's policy and it takes just one inch of water to cause significant damage to your home. For around \$1 a day, flood insurance is one of the most important and inexpensive ways you can protect your home and financial security.

As insurance agents, it is our responsibility to educate you and help you make informed decisions about your coverage. Please use this newsletter, our Web site, and most importantly our agents to help you begin preparing now.

*Source: National Oceanic & Atmospheric Administration, [www.noaa.gov](http://www.noaa.gov)*

### What's Inside:

ARE YOU COVERED FOR HURRICANE SEASON?

FILING A HURRICANE CLAIM

MEET THE STAFF



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## MEET THE STAFF



**DONNA DUBOIS**

Donna has 38 years experience and began her career in Louisiana.

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**PATRICK BRANDT**

Patrick joined the agency three years ago. He is involved in several different aspects of the agency, including sales, service, and internal IT functions.

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**LISA COLLINS**

Lisa started her career in Ohio in 1999 when she opened her own agency with Farmers. She moved to Central Florida with her family in 2001.

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**KENSON BERTRAND**

Kenson joined the agency this past Spring. He is a senior at Dr. Phillips High School and will be attending University of Central Florida next Fall.

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## FIRST THINGS FIRST: ARE YOU COVERED?

If you've ever filed a claim you know that the most frustrating thing a claims adjuster can tell you is "Your policy doesn't cover that." The easiest way to avoid that situation is to review your policy now, before you have a loss.

**If the limits of your policy have not changed since you bought your home, you're probably under insured.** By now we're all familiar with the rise in housing and construction costs. This increase in costs may mean that you need to adjust your policy limits. The dollar amount listed under *Coverage A* is based on how much it would cost to rebuild your house from the ground up, not the price you would sell it for today. Coverage A should be 100 percent of the home's replacement value. If you have less coverage, you may not be fully reimbursed for damage.

**Review and understand the deductibles on your policy.** Hurricane deductibles exists in 18 states and is often a percentage of the insured value of the home. For instance, if the amount under Coverage A is \$200,000 and your policy lists a 2 percent hurricane deductible, you are responsible for \$4,000 of the damages and your insurance carrier is responsible for the rest. If you live near the Atlantic or Gulf coasts, there may be some restrictions on your coverage for wind damage. Ask us about windstorm deductibles.

**Check the dollar limits on insurance in your policy** and make sure you are comfortable with the amount you have for specific items. Homeowners policies do provide coverage for valuables, up to certain limits. For maximum protection you should have jewelry, furs, silverware, art, and other valuables appraised, then scheduled separately to your policy. You'll get the broadest coverage possible, with no deductible.

**Do you have flood insurance?** Flood coverage is not provided under your homeowners policy and if you live in Florida, you live in a flood zone. All properties are located in either a mandatory flood zone or preferred flood zone. In a mandatory zone the mortgage lender will require flood insurance. If your home is located in a preferred flood zone, coverage is not required but strongly recommended and you will qualify for lower, preferred rates. Unfortunately, 30 percent of all flood losses occur in preferred zones, so low risk does not translate to no risk.

## 2006 STORMS

- ALBERTO
- BERYL
- CHRIS
- DEBBY
- ERNESTO
- FLORENCE
- GORDON
- HELENE
- ISAAC
- JOYCE
- KIRK
- LESLIE
- MICHAEL
- NADINE
- OSCAR
- PATTY
- RAFAEL
- SANDY
- TONY
- VALERIE
- WILLIAM

## HOW TO FILE A HURRICANE CLAIM

1. Report the claim to your insurance carrier. You can find a list of our carriers and their contact information on our Web site under Hurricane Information.
2. If possible, take photos of the damage before making any repairs.
3. Protect your home from further damage. Clean up any debris that might cause additional damage. Make any temporary repairs possible such as covering broken windows with plywood or plastic.
4. If you are unable to make temporary repairs, consider hiring a reputable, licensed contractor. Save all receipts for purchases and labor expenses. Do not pay cash to home repair contractors or tree-removal services. Hire reputable, established businesses, not "contractors" who knock on your door. If possible, get more than one repair estimate.
5. Keep a list of your damaged items. You can download free Home Inventory software from our Web site under Consumer Resources. This software allows you to file a more accurate claim by storing photos and receipts for purchase.
6. If you have water damage in your home, attempt to wet-vac the carpets and furniture to help prevent the formation of mold and mildew. You can also contact a water extraction service in your area.
7. If you lose electricity, unplug electrical devices to help prevent surge damage when power is restored.
8. If your home is uninhabitable, seek safe shelter elsewhere. Keep all receipts for your out-of-pocket expenses.

## MEET THE STAFF



**JANIE IRIGOYEN**

Soy originalmente de Miami. Empecé mi carrera en el 1973 y tengo experiencia en toda las fases de la industria de seguros.

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**NEIDA ROSARIO**

Atiende al mercado hispano para seguros de Casas y Automoviles.

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**MOE MAGO**

Tengo 8 años de experiencia en seguros; estoy dispuesto a ayudar a la comunidad hispana. Soy 100% latino y muy orgulloso, estoy aquí para su servicio.

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**JULISSA VELOZ**

Julie está terminando su escuela superior y estudiará Criminología en la Universidad de Tampa el próximo año.

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## SURF'S UP ON THE WEB

We understand that *maybe* not everyone finds insurance as exciting as we do. (Hard to believe, but true.) So when we sat down to talk about what we'd include on our Web site we knew it had to be both interesting and useful.

Log on to see our new updates which include agent biographies, hurricane preparedness information, Insurance 101, recent news articles about the insurance industry, and a free home inventory tool to help you protect your home and possessions in the event of a loss.

We'll be making updates every week, so if you have suggestions please send them our way. We want [www.suninsuranceservices.com](http://www.suninsuranceservices.com) to be the insurance site to surf!

## AUTO INSURANCE

If you have a homeowner's policy with us, we'd like to quote you for auto insurance as well. Some carriers will give a discount if you have multiple policies with them. If you have a GMAC connection- as a mortgage holder, credit card holder, or as an active or retired employee, you automatically qualify for a GMAC auto insurance discount. Even if you are not eligible for a discount, we offer extremely competitive rates through other carriers like Travelers, Hartford, and Infinity.

The price you pay can vary by hundreds of dollars based on driving record, type of vehicle, age of car and driver, etc. Call Lisa Collins at ext. 1611 to help you decide which plan will offer you the greatest coverage at the lowest price.

## MORTGAGE PROTECTION

Taking out a mortgage can be a scary proposition. Now imagine the principal breadwinner dies. Who pays for the loan?

Mortgage protection insurance is designed to pay off the balance of your loan in the event of death. You pay a premium, which is the same for the duration of the policy, and if you die during that time, the insurance will pay for the mortgage.

We offer several guaranteed issue products which do not require medical exams. Flexible, monthly payment plans are also available. Call Moe Mago at ext.1607 for a quote.

## KEEP IN CONTACT DURING A STORM

Before hurricane season begins we'd like to make sure that we have your e-mail address on file. This allows us to contact you quickly with important information if we lose electricity or phone lines during a storm. Need some extra incentive to stop and send us that update? Any policy holder who sends us their e-mail address in the month of May will be entered into a raffle for a new iPod!

**ENTER TO WIN AN iPod** - Send your e-mail address to [info@suninsuranceservices.com](mailto:info@suninsuranceservices.com)



**Don't forget to enter the raffle for an iPod!**

Return service requested

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