



Global Risk February Newsletter 2014

Have we quoted your home insurance?

We welcome the opportunity to quote your home insurance. We will use the information you provide to determine the appropriate limit of insurance to give you optimal coverage to protect your assets in the event of a loss. We have contracts with Frontline, Peoples Trust, Homeowners Choice and GeoVera and will provide a quote with the company that best matches your needs.

Should you have an umbrella policy?

Speak to your attorney, accountant or financial advisor to determine if your liability limits are sufficient.

Personal umbrella policies are quite reasonable and provide additional coverage when a lawsuit brought over injuries or property damage that you cause exceeds the liability limits on your car, home or boat insurance. Ask us to provide you with a quote.

We are available to review your auto insurance.

Are you tired of listening to commercials saying they can save you 15% on your car insurance? Savings usually come from deleting coverage on your auto policy or using much higher deductible to save you money. Let us give you a professional opinion on your current coverage and how they apply to your current needs.

Boating safety in south Florida.

Be sure to let family members know where you are going and when you are expected to be back. When the weather is cool wear manmade fabrics like polyester rather than cotton. Cotton gets wet, doesn't dry and loses its ability to insulate. And count your life jackets before you leave the shore.

Cyber/Privacy & Technology Insurance for your Business

It was recently reported that 55% of small businesses had a data breach and 53% of those businesses had multiple breaches. Cyber attacks on businesses with fewer than 250 employees represented 31% of all attacks in 2012, up from 18% in

2011. If you have this exposure allows us to design a policy to protect your company from this evolving exposure.

Call our office today for a quote or more information 305-455-7250

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