

# June 2014 Newsletter

## **Even Insurance Agents Need Insurance! A true story**

Our very own Mario Paradela is thankful he took his own advice and purchased homeowners insurance with proper coverage limits that included replacement cost on contents and sufficient limits for additional living expense.

We never know when a loss will occur and for Mario it was just last month. A sudden and accidental loss has forced him to live away from his home for some months.

That was bad enough but the following week, as he was leaving the office, a car in our parking lot backed into his vehicle. Once again he was saved by having proper coverage that included rental reimbursement on his auto policy.

After 23 years in business, Mario got to experience what it's like to rely on your insurance policies. Trust us, he's glad he took his own advice and bought as much coverage as he could with good insurance companies!

## **At Global Risk we are hoping for another quiet hurricane season but preparing just in case.**

We are sending you this because you are a client. It does not mean that you necessarily have property coverage or wind coverage through our Agency.

In the event of a hurricane, we will reopen the office as soon as we can and it is safe to do so. You can try to reach us on our cellular phones if necessary. If you suffer damage from the storm that you believe will be in excess of your deductible we encourage you to report the claim as soon as possible. Please check our website for company claim numbers. A link is included below.

This is the time to make sure you have sufficient limits of insurance and the proper policies to meet your needs. For a flood claim to be paid, you must have a separate flood insurance policy. Flood policies pay for losses to your contents on an actual cash value basis (replacement cost less depreciation). Homeowner's policies can pay either way, depending on the coverage you have chosen. Please call the office to discuss your insurance needs 305-455-7250.

In the event of a loss, it is your responsibility to protect your property from further damage. If you suffer water damage we highly recommend you use the service of a water mitigation company as soon as possible. We have some listed below. Please keep damaged property and pictures for your adjuster. If your claim is very severe, email photos to the insurance company so they understand the urgency of your claim.

Claim forms are located on our website under Client Services - Forms & Applications. You can use these forms to collect information before you report the claim to the insurance company or to us.

Global Risk recognizes that when a disaster strikes you need our services the most and we will endeavor to assist you. We have designed our internal operating system so that we are not reliant on our office location being accessible or our server being operational to access client and policy information or send or receive emails but we may be challenged in our remote locations as well. In the event of a disaster, the direction of the partners and staff will shift to customer claims support to assist you when you need us the most. We'll hope for another quiet season and that you and your property will be safe from any harm.

## **Fire, Water & Mold Damage Restoration**

Peoples Trust (Peoples Trust home clients MUST call them)  
888-511-7716

If your insurance is with other carriers you can use:

***If we don't insure your home and autos, please forward your policies so we can review them for you.***

Servpro  
305-558-6211  
Service Master  
305-625-0060 [servicemasterbyreed.com](http://servicemasterbyreed.com)  
Super  
Restoration [superrestoration.com](http://superrestoration.com)  
305-233-0500  
Puroclean\*\*  
954-456-6060

\*\* Preferred vendor for Frontline, First Protective and Fidelity Fire and Casualty

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