



PREMIER
INSURANCE ADVISORS

Insurance News You Can Use

Brought to you by Premier Insurance Advisors

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3 Essential Tips to Get the Best Deal on Insurance

When buying insurance, many people make the mistake of thinking “less is more,” but scrimping on insurance rarely saves money in the long run. Sadly, when the time comes to submit a claim, people often realize what an expensive mistake they made. Get the best deal on insurance without paying the ultimate price or sacrificing your financial future with these quick tips:

Schedule a time to speak with your agent in person. Whenever you change policies or have major life events, it is important to sit down with your agent to review your insurance needs. Make a list of belongings as well as changes to your personal status in advance. Many people are surprised to find they are eligible for discounts simply because a vehicle has reached a certain age or their driving habits have changed. Your agent will be able to provide greater insight into your specific needs while identifying discounts you may not have thought about.

Coordinate benefits and stick to one provider. While it might be tempting to change policies every year in search of the elusive discounts, in the long run it rarely pays to keep jumping from company to company. Not only does it increase the likelihood of duplicating insurance coverage, but many companies provide long-term customers with additional discounts.

Buy all your insurance from one provider. Having your automobile, homeowners and umbrella policies with one provider is a fast way to save 5 to 10% or even more.

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Is Shopping Online for Insurance Really a Bargain?



Buying auto or homeowners insurance on the internet seems easy and cheap. But is it?

Discover how relying on the web to protect your most valuable assets could cost you more - and put you and your loved ones at risk - by requesting my free guide, “The Dangers of Shopping Online for Insurance.”

Just call me at 843-689-5300 and I’ll send it right out to you.

Tips for Picking the Proper Flood Insurance

Two inches of water can cause nearly \$8,000 damage to the average home, according to research conducted by the Federal Emergency Management Agency (FEMA).

Not only is water-related damage one of the most common causes of an insurance claim, thanks to recent flood-zone revisions by FEMA, millions of homeowners are racing to find affordable flood insurance for the first time.

Following is a checklist to use when speaking with an agent about purchasing the right flood insurance protection for your property.

Timing

Writing a new flood policy once a major event is announced is a no go.

Remember, flood insurance doesn’t always cost a lot.

Homes in low to moderate risk areas may qualify for preferred risk policies.

Policy Specifics

Understand what type of flooding is included and what is excluded, as well as which portion of the policy will cover the damage.

For example, high winds from a hurricane may result in water damage to exposed areas of the home, earthquakes can cause pipes to burst and even putting out a fire may result in extensive water damage.

Review Your Risk

Updated flood maps have resulted in big changes.

Visit www.floodsmart.gov and read some of the interesting articles.

How Your Credit Score Can Affect Your Insurance

Many people are unaware their credit history may strongly influence the cost of homeowners insurance. A poor credit score can result not only in higher insurance premiums but also in a denial of coverage altogether.

As credit lending standards continue to tighten, experts agree that it is more important than ever to keep a close eye on your credit score in order to avoid insurance rate increases or non-renewal of policies.

Why It Counts

The most commonly cited reason behind charging higher insurance premiums to those with lower credit scores is the belief that people who do not properly manage their finances are at greater risk of submitting a claim.

Quick Quiz

Each month we'll give you a new question. Just email us at info@premierinshhi.com or call 843-689-5300 for the answer.

Which band was the first to perform on all seven continents?

A name with the correct answer will be drawn each month for a \$5.00 Starbucks card.

Thanks for All Your Referrals!

We succeed when people like you refer us to your friends, neighbors and loved ones.

The person who gives us the **most referrals** for each quarter will receive a very nice gift. Drawings end of March, June, September and December.

Useful Tips

Visit www.annualcreditreport.com to order your free annual credit report. Review the information for accuracy and immediately dispute any errors in writing. Not only will it help save money on the cost of obtaining a new loan, but it might help keep your homeowners insurance rates low.

Keep an eye on credit limits, late payments and other common credit problems. Lenders throughout the nation are reducing credit lines, increasing minimum payments and requiring higher credit scores. Smart consumers should make a point of keeping an eye on available credit and avoiding late payments, over the credit limits or other common problems.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future?

If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why we are offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered.

We won't try to push you into buying insurance you don't need, and we won't waste your time. We'll just give you the honest facts about your current insurance status.

Just give our office a call at 843-689-5300 to arrange an appointment or just stop by the office. The address is on the back page of this newsletter.

Think You Can't Get Life Insurance? Think Again

Whether you have a chronic health condition, work in a high-risk occupation or simply find yourself nearing those retirement years, chances are you have faced the prospect of going without life insurance.

Instead of forgoing coverage, use these tips to find affordable coverage options and protect the financial future of your family.

Low-Cost Term Life Insurance

Term life insurance is an especially helpful option for those deemed high risk. Ask about solutions for life insurance without a medical examination or questionnaire. Typically the shorter the term, the less expensive it is. However, the benefits of locking in a lower price over a longer period of time could become more cost-effective in the future. Take time to review your individual insurance needs to weigh cost versus duration while taking the rate of inflation into account.

Wise Buy: Long Term Insurance

What you don't know about long-term care insurance could hurt you for years to come. Everyone knows they need insurance, but even those who are diligent about other forms of insurance tend to forget about long-term care insurance until late in life.. It cost more the longer you wait, and you may not even be able to obtain it once an accident or illness strikes. See us for an affordable plan to help you and your family with this important coverage.

Is There Such a Thing as Wedding Insurance?

Weddings can be simple, but they rarely are. Most involve a million moving pieces, from the caterer to the florist to the unpredictable in-laws.

This massive event holds the potential for myriad mishaps. That's why wedding insurance is now available.

This policy is a specialized type of event insurance that covers a wide range of disasters that could affect your big day.

You can customize the policy to insure major damages to your venue or other aspects of your wedding. Enjoy protection with:

Event cancellation protection. What if the weather doesn't cooperate with your plans for a picturesque wedding at the park? What if the officiant becomes ill?

This coverage insures deposits for rental cars, flowers, the cake, and more, in case circumstances beyond your control cause a cancellation or delay of the ceremony.

Special coverage. Are you concerned about your rings, gifts, photographs, or tuxedos? Wedding insurance can provide coverage for these costly items. If the best man loses the rings or the ring bearer spills grape juice on his lapel, wedding insurance can prove quite helpful.

Liability. Large events always carry the risk of property damage and personal injury. This coverage protects you from liability in the event your guests damage the venue or suffer injury. Public venues may have their own

coverage for these situations, or they may require you to provide a policy.

Compared to the price of the event, wedding insurance is typically quite affordable. If you encounter a hitch in your plans, this policy can help you save significant costs.

If you're planning a wedding, consult with your insurance agent to determine the best coverage for your event.

The right policy can provide peace of mind to help keep your feet steady as you walk down that aisle.

Do You Have Enough Auto Liability Coverage?

When buying auto insurance, you may be tempted to opt for the liability limits your state legally requires you to carry, and pay lower premiums. However, this can be a very dangerous decision.

If you're at fault for an accident, the liability portion of your policy would pay for two things:

- Bodily injury liability would pay for another person's medical expenses.
- Property damage liability would pay for damage you cause to another person's property.

If damages and medical expenses exceed the policy's limits, you're responsible for them out-of-pocket. If you can't pay out-of-pocket, you could be sued, and if found liable by courts, your assets could be seized or wages garnished.

For example, South Carolina only requires \$25,000 in bodily injury coverage and \$25,000 in property damage protection. If you plow into a Porsche with two people inside who require emergency medical care, you could end up paying hundreds of thousands of dollars from your own pocket because of insufficient coverage.

Carry at least \$250,000/\$500,000 in bodily injury liability (limit per person/limit per accident respectively), and \$100,000 in property damage.

Talk to us in order to find a coverage you feel adequately protects you that you can afford. Then be confident that your financial future is secure – at least insurance-wise.

If you want to continue to receive this newsletter go to: www.premierinshhi.com, under the newsletter tab, just opt in...

Worth Quoting

This month, some famous quotes about music:

Where words fail, music speaks.
Hans Christian Andersen

If music be the food of love, play on.
William Shakespeare

Music is a higher revelation than all wisdom and philosophy.
Ludwig van Beethoven

Life is one grand, sweet song, so start the music.
Ronald Reagan

Music is the shorthand of emotion.
Leo Tolstoy

Musicians don't retire; they stop when there's no more music in them.
Louis Armstrong

Music is the silence between the notes.
Claude Debussy

Music is everybody's possession. It's only publishers who think that people own it.
John Lennon

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Sudoku instructions: Complete the 9×9 grid so that each row, each column and each of the nine 3×3 boxes contains the digits 1 through 9. Contact me for the solution!

Creamy Cauliflower Soup

This soup can be served hot or chilled — perfect for warm or cool spring days.

Serves 4

2 tablespoons olive oil
2 cups chopped leeks (white part only)
2 cloves garlic, minced
1 head cauliflower, chopped
6 cups chicken broth
 $\frac{1}{4}$ cup sour cream
2 tablespoons chopped chives

Heat oil in a large saucepan over medium heat. Sauté leeks with a pinch of salt until softened, then add garlic and cook an additional minute. Add cauliflower and broth, then turn heat to high and bring to a boil. Reduce heat and simmer for 30 minutes or until cauliflower is tender.

Remove from heat and cool slightly, then transfer to a blender and blend until smooth and creamy. Return to saucepan, warm over low heat, and season with salt and pepper to taste.

In a small bowl, combine sour cream and chives. Place a dollop of this mixture on each serving. A scoop of cooked quinoa or pearly barley is a nice addition too!

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