

INSURANCE CONNECTION

INSIDE THIS ISSUE:

<i>Christmas Presents</i>	1
<i>Featured Partners</i>	2
<i>Flood Insurance</i>	1
<i>Rental Car Coverage</i>	2

Why is it important to do a policy review?

- To confirm we have the most current contact information (you may have changed phone numbers)
- To confirm we are giving you the proper discounts (did you take defensive driving or finish a college degree?)
- To insure you have the proper coverage. (Did you add on to the house, buy new electronics, or begin working from home?)
- To reaffirm you have the best rate available. Companies change their prices from time to time, and we add new companies to our agency.

One strength of our agency is it's ability to work for you. We represent many different carriers which allows us to shop around for the best combination of coverage and price to fit your specific needs. We realize one size does not fit all!

Take a few minutes to call us when you receive our policy renewal reminder. Help us keep you informed and up to date!

Now I know why kids are skinny: Fidgeting can account for a 40% increase over resting metabolism.

FLOOD INSURANCE NOT JUST FOR "HIGH HAZARD" AREAS

Coming into the spring time of the year is the perfect time to consider flood insurance. Although floods can happen any time of the year, we often see several flooding conditions during the spring-time Texas thunderstorms.

According to the National Flood Insurance Program, floods are the number one natural disaster in the United States. *

Everyone is at risk for flooding. New construction is popping up all over. New homes in your neighborhood, new road construction, or even commercial construction near a drainage area can cause increased flooding risks in your area. No matter the area, or the quality of drainage, a flash flood system can inundate your area with rain in a short amount of time, causing a flood.

Homeowners insurance does not cover flood. According to

the NFIP, nearly 25 percent of all flood claims occur in a low to moderate risk area. * Federal funds are often in short supply during these times and often can not be counted on.

Do two things to prepare yourself and your family:

1. Visit the NFIP site www.floodsmart.gov and review the information available. Know what coverage is available and how to protect yourself.
2. Call us today and ask for the rates for your area. We can prepare a flood quote for you in just minutes.

Remember, there is a 30 day waiting period after application for flood insurance to take effect. Don't wait until the rain starts, call us today!

Fun Fact: The founder of Random House publishing once bet this author he couldn't write a book of only 50 words. Who won the bet?



ALL I WANT FOR CHRISTMAS IS INSURANCE???

Ok, no one that I know of asks for insurance for Christmas. Not even me! But now is a great time to stop and look at the gifts your family received for Christmas. Did the kids get a Nintendo Wii, or maybe a new computer? Did mom get jewelry or art, or dad get



a new set of golf clubs? Any electronic items, or specialty items may change your insurance needs. You may need to increase your personal property coverage on your homeowners or renters insurance. For some specialty items, we may need to schedule them on your policy or on a new policy with an appraisal. Make

sure your new items are covered correctly now, while they are still new and fresh on your mind. While you are at it, this may be a good time to renew appraisals on older items as well.



Denise Davis
200 Valleywood Dr, B400
The Woodlands, Texas 77380

Phone: 281-298-6474
Fax: 832-482-3122
E-mail: ddavis@twfg.net

We're on the web!
www.deniseinsuresme.com



I am networked with a group of professionals from a wide range of services. If you are in need of a personal referral for any service, please call me. These companies are carefully screened and I spend quality time developing relationships with them to insure I am providing you with a quality referral. I will highlight a different partner every newsletter to give you an idea of the connections I can provide for you and your business.

Spotlight

Our featured partner this month is Stephen Foster with Security Benefits Financial Services, LP. Stephen's firm specializes in financial planning for people who have just retired or ready to retire. The firm also customizes employee benefit packages for companies with 2 to 200 employees. You can reach him or his staff at 281-357-8788 for either need.

Mailing Address Line 1
Mailing Address Line 2
Mailing Address Line 3
Mailing Address Line 4
Mailing Address Line 5

RENTAL CAR COVERAGE

We get many calls to our office regarding two sides of rental car coverage. The first is the coverage you can obtain yourself on your auto insurance policy. Some consumers will say they do not need this coverage since they have a new vehicle and a replacement vehicle is covered in their warranty.



This may or may not be true. You will need to carefully check your warranty contract to find out when it will provide your with a replacement vehicle. Many warranty contracts will provide a rental when your vehicle is in for service or repairs. A bigger need for most people is the need for a rental car when your car has

been damages as result of an accident. Many warranty contracts will not provide a rental vehicle in this situation. The key is to carefully review the coverage in your warranty contract so that you know what it does and does not provide before you are in need of it. You may find it pays to have both coverage's available should you need them.

The second call we get frequently is about coverage for renting a vehicle. Many people will ask "Does my policy cover me in a rental car?" The simple answer is...maybe. And even when it does, it still may be best for your to purchase the coverage from the rental car company. Coverage varies by policy, and there are more policy types than ever these days. If you are renting a car

for business, you may not want your personal policy to pay a claim if the rental car is damaged. Most often, this is paid under your liability coverage and reported as an at fault accident on your claims report for up to 5 years. You need to consider your liability limits also. Is the amount of coverage you have enough to pay to replace the car you are renting?

An additional problem coming up in recent times is that rental car agencies are demanding payment for the loss of income they incur when one of their cars is damaged and out of use. Some contracts also contain a clause allowing the rental car company to charge you for the diminished value to the vehicle after an accident.

Be a smart consumer and review the rental car contract before you sign it.

Fun Fact Answer: The author did. You know the book as "Green Eggs and Ham" by Theodor Geisel (Dr. Seuss)