

# The Quarterly Update



2nd Quarter 2023

## HIGHLIGHT

Thomas Carver, who joined Thornton Insurance Partners last spring, has recently passed the State of Georgia Life & Health Insurance license exam. This means that in addition to Property and Casualty Insurance, Thomas is now also licensed to provide clients with information about Life and Health Insurance and sell those types of policies.

**Come visit us today  
for all of your  
insurance needs.**



## Home Renovations And Your Homeowners Policy

Do you have a home renovation project in the works? Or maybe you recently completed one. Either way, did you know that you needed to notify your homeowners insurance agent? If you didn't know this, don't worry, you aren't alone. In a recent survey conducted by The Hanover, "around one-third of homeowners said they didn't know they needed to update their insurance coverage after a renovation."

When you as a homeowner & policyholder renovate your home you increase the value of your property. If you don't update your policy your current coverage may not be sufficient to cover a major loss should one occur. Typically the portion of your homeowners policy that needs to be updated is the "Coverage A" amount listed on your particular policy.

## AGENTS CORNER



## Why Chose an Independent Agent?

Being an independent insurance agent provides numerous advantages over working for a single insurance carrier, including the ability to offer clients a wider range of insurance products from different providers, flexibility in creating customized policies, and the freedom to negotiate rates on behalf of their clients. Independent agents also offer personalized service and build long-lasting relationships with their clients, ensuring that their insurance needs are consistently met.

-Trice Thornton



## Hurricane Season Preparedness-101

Hurricane season will be here before we know it (Thursday, June 1st to be exact). In the month(s) prior it is important to make sure that you and your family are prepared. Luckily, for us in the Low Country we don't have to deal with hurricanes on a regular basis but we do get our fair share of Tropical Storm weather conditions. Preparation for both is very similar. Below is a very basic checklist that you can get started on now:

- **Emergency Kit**- food, water, flashlights, extra batteries, first aid supplies, etc
- **Prepare your Home**- clean your yard, secure things that could blow around and cause damage, cover windows, etc
- **Have a Family Plan in Place**- know your evacuation route, communicate with family members, don't forget your pets
- **Get your Car Ready**- have a full tank of gas, move other vehicles into garage or under cover

## GET IN TOUCH



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