

The Quarterly Update



2nd Quarter 2024

● DID YOU KNOW? ●

Homeowners Insurance & Your Jewels:

Your typical homeowners insurance policy covers jewelry theft that may occur, however, there are limits and they are usually around \$1,500. That's not much! You should really consider a stand-alone jewelry insurance policy. This will provide a larger amount of coverage and could provide additional coverage against accidental loss.



Hurricane Season 2024- Looks Like It Might Be A Busy One

It looks like Atlantic Hurricane Season 2024 may keep us on our toes. According to the NOAA National Weather Service, they're predicting above average hurricane activity for us this year. This is due to two main factors:

- 1- Warmer than average ocean temperatures
- 2- La Nina

Hurricane season for us began June 1 and ends November 30. With all of this information in mind it's important to make sure you have adequate homeowners insurance and flood insurance coverage in place. Additionally, flood insurance coverage typically has a 30 day waiting period from date of purchase until the coverage goes into effect.

You really can't afford to wait; ensure your home is protected by calling us today. We are here to help with questions, quotes and claims.

<https://www.noaa.gov/news-release/noaa-predicts-above-normal-2024-atlantic-hurricane-season>

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

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CHOICE HOME WARRANTY-CEASE AND DESIST



If you have purchased a home warranty or service contract from Choice Home Warranty this article is for you. In April the Insurance and Safety Fire Commissioner announced they are no longer allowed to sell or solicit home warranty or service contracts in the state of Georgia. The reason for this ban was that they failed to meet bond requirements that ensure Georgia consumers are protected in case a warrantor cannot pay out its claims

“Georgia consumers who have purchased a home warranty or service contract from Choice Home Warranty will remain covered through the maturity of their purchase. Consumers are not required to take any action at this time.”

Commissioner King offers consumers tips for purchasing home warranty or service contracts:

- Determine your needs – Not all products are the same, and some may not offer the protection you need.
- Shop around – Getting multiple quotes can help you find the lowest price for your product.
- Read before you sign -- Never sign a contract without reading it first.
- Call our Consumer Services Division with any questions you have: 1-800-656-2298.

<https://oci.georgia.gov/press-releases/2024-04-10/choice-home-warranty-prohibited-selling-warranty-and-service-contracts>

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