



CLIENT NEWSLETTER FALL/WINTER 2016 EDITION

WE APPRECIATE YOU!

In this time of gratitude, we give thanks to all our owners. We value your patronage and appreciate your confidence in us. Counting you among our clients is something for which we are especially grateful. It has been an honor and a privilege to work with you and we wish you and your family the best of holidays, and a prosperous 2017.

Thanking you with heartfelt wishes,
Debbie, Dave & Aly



CURRENT NEWS & TIPS

HOME INSURANCE & INSURANCE RATES

As owners you deal with rising insurance rates each year, especially in vulnerable weather areas, like Florida. You should look at your current insurance policy and see if you have the best company and rates possible. How much does your rate increase each year? Do they raise your premium each time you have an incident?

On the Treasure Coast, just a few weeks ago, we had a hurricane as you well know. We were very lucky in the result, but it could have been disastrous. So, another urgent question to ask yourself is: Are you covered for flood? Flood insurance is many times misunderstood. Let me explain... Water falling from above is covered under homeowners, once it hits the ground it is NOT! Here is what the National Flood Insurance Program uses as a definition:

"A general and temporary condition of partial or complete inundation of two or more acres of normally dry land are or of two or more properties (at least one of which is your property) from overflow of inland or tidal waters, from unusual and rapid accumulation or runoff of surface waters from any source, or from mudflow".

So, you might want to revisit your insurance coverage and rates. If you've been using the same vendor for the past two or three years, it's easy to get complacent, which may not be of benefit to you.

TIP OF THE DAY!

Rental property is a long-term investment. This means roofs will age, carpets will wear, water heaters can give out, and more. Developing a budget for major expense will help if they happen or there is an unexpected emergency. I know this will sound corny, but make an envelope and add money to it each week, see how fast it adds up! No more worries of where the repair money comes from!



OUR NOTE TO YOU

It is important for property owners and property management companies to operate as a team. We work to protect your investment and it is more of a success when you consider us an integral part of the team. Let us know when you have questions or concerns and we will be happy to assist you in every way. We are here for you :)

Happy Holidays