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FLORIDA ASSOCIATION OF INSURANCE AGENTS

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HURRICANE MICHAEL EDITION



FAIA's Fred Phelps, who has deployed many times during his time at FAIA, delivered supplies to the Broward Hall Insurance agency in historic downtown Panama City.

FAIA in action

As soon as the roads were clear, FAIA gathered fuel, phones, hot spots, batteries, water, snacks, etc., and [dispatched the Catastrophe Response Vehicle](#), van, and staff to help

member agencies in the affected areas. After delivering supplies and visiting more than 40 agencies (with 30 more on in the queue), Jeff Grady assessed the region's situation (and FAIA's own) a week later. While it will likely prove not to be a significant insurance event compared to storms that have hit more densely populated regions of our state, Michael's impact will be severe for its victims.

[READ MORE](#)

Disaster Relief Fund: Agents helping agents



Many agents are asking us how they can help fellow agents. Here's how you can help: [Donate cash](#). It's what agents now need most, and the best way to get it in their hands is by donating to the [Trusted Choice Disaster Relief Fund](#).

Assistance is provided through cash grants made directly to agents who have suffered unrecoverable losses caused by the storm. Proceeds can be used for immediate or ongoing financial needs, including lost wages and benefits.

Donations to the fund are tax-deductible to the extent permitted by law.

[DONATE FUNDS OR APPLY FOR ASSISTANCE](#)

Options for underinsured, uncovered customers

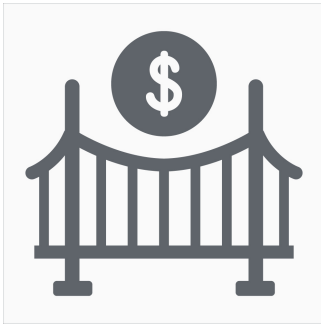
Try as we might, sometimes customers don't heed the advice of their agent (on endorsements, coverage, policy options, etc.). So, it's especially difficult when a client comes in looking for help and you have to remind him that he declined a particular coverage.

Saying "no" is easier when you have something else to offer. Here's a list of assistance that may be available to underinsured or uninsured customers:



FEMA Disaster Assistance: Helps homeowners, renters, and business owners with damages not covered by insurance, including temporary housing, emergency home repairs, and rental assistance; medical, dental, and funeral expenses; essential personal property; or miscellaneous immediate need items. There's no cost to register, so there's no harm in trying. [Register for assistance online](#) or call 800-621-3362.

No- and Low-Interest Loans: Interest-free loans of up to



\$50,000 are available from The Florida Small Business Emergency Bridge Loan Program for small business owners with physical or economic damages resulting from Michael. [Review eligibility requirements and loan process online](#) or call 866-737-7232. Low-interest disaster loans may be available through the U.S. Small Business Administration. [Learn more and apply](#) or call 800-659-2955.



Agricultural Assistance: The U.S. Department of Agriculture's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to natural disasters. Call 352-379-4500 or [go online for details](#). USDA Rural Development provides loans for repairs and mortgage payment assistance for families living in rural areas. Call 352-338-3400.



Help for Displaced Workers: Florida has been awarded National Dislocated Worker Grants to provide temporary employment to Floridians affected by Hurricane Michael. Individuals who qualify for disaster relief employment are people who are temporarily or permanently laid off as a consequence of the disaster and dislocated workers including the self-employed who have lost work due to the hurricane. [Learn more.](#)



No Cost Roof Tarps: Through its Operation Blue Roof, the U.S. Army Corps of Engineers provides homeowners with fiber-reinforced sheeting to cover their damaged roofs until arrangements can be made for permanent repairs. There is no cost to the homeowner, but a Right of Entry Application is required. Call 888-ROOF-BLUE or [go online to find ROE collection sites](#).

POST-STORM EDUCATION

Reduce your chances of an E&O claim

How do you meet your customers' needs while steering clear of a potential E&O minefield? FAIA E&O partner Swiss Re Corporate Solutions offers the following advice:

- Never assure a customer that coverage applies.
- Never assume a policy excludes coverage.

- Promptly report all losses to all companies where coverage is possible.
- Never admit liability; for example, never say, “I am sorry, we did not add the coverage that you requested.”

Remember: Potential claims situations often turn into active claims.

TEN REASONS TO SUBMIT E&O CLAIMS

Useful post-storm articles for agents

Water vs. wind, hurricane deductibles, debris removal, and filing claims. These are the topics within FAIA’s Education Library that agents have found most helpful in the aftermath of a storm.

BROWSE POST-STORM INFO FOR AGENTS

IN MEMORIAM

Peggy Sue Gardner

We extend our condolences to the family, friends, and colleagues of Peggy Gardner, who died Oct. 11, 2018. She and her husband, John, managed the Lee County Insurance Agency, Inc., in North Ft. Myers. Peggy always had a ready smile and an infectious laugh despite her trials with cancer. [Go online to leave a condolence message](#) and for information about memorial contributions.

NEW MEMBERS

AGENCY MEMBERS

- **The Bunker Risk Shelter, LLC:** Ft. Lauderdale
- **Design Insurance, Inc.:** Boca Raton

HEADLINES

MEMBER NEWS

- **Condon-Meek, Inc., Clearwater:** named a NU 2018 Agency of the Year Award Winner.
- **Insurance Office of America, Inc., Longwood:** named a NU 2018 Agency of the Year Award Winner.

- **Seeman Holtz Property & Casualty, Inc., Boca Raton:** acquired Spencer Insurance Agency, LLC, of Hobe Sound. Also acquired Allstar Assurance of Weston
- **The Villages Insurance Partners, LLC, The Villages:** promoted Denise Hegarty to managing advisor of its Spanish Springs location.

INDUSTRY NEWS

- **QBE North America:** launched QBE Integrated Advantage for Healthcare.
- **Zurich North America:** named Valerie Butt as leader of casualty for Commercial Insurance.

CALENDAR OF EVENTS

FAIA EVENTS

- [Southwest Florida Town Hall Series](#)
 - Oct. 30, 2018: FCCI Insurance Group, Sarasota. [RSVP](#).
 - Oct. 31, 2018: Florida Southwestern State College, Ft. Myers. [RSVP](#).
 - Nov. 1, 2018: Naples Conference Center*, Naples. [RSVP](#).
- March 19–20, 2019: [Capitol Days](#); Tallahassee.
- June 19–21, 2019: [115th Anniversary Convention and Educational Symposium](#); Orlando World Center Marriott, Orlando.
- Aug. 7–9, 2019: [Summer Leadership Conference](#); The Breakers, Palm Beach.

LOCAL BOARD EVENTS

- Oct. 25, 2018: [IIA of Broward County, Halloween Costume Bowl & Networking Event](#); Sawgrass Lanes, Tamarac.
- Oct. 25, 2018: [IIA of North Florida, 2018 Hockey Night & Networking Event](#); Jacksonville Veterans Memorial Arena, Jacksonville.
- Oct. 25, 2018: [IIA of Palm Beach County, Happy Hour at SilverBall PinBall Museum](#); SilverBall PinBall Museum, Delray Beach.
- Oct. 25, 2018: [Pinellas Association of Insurance Agents, 2018 Big I Day](#); Feather Sound Country Club, Clearwater.
- Nov. 15, 2018: [IIA of Central Florida, Education Day](#); Lake Mary Events Center, Lake Mary.

YOUNG AGENT EVENTS

- Jan. 22–23, 2019: [Young Agents Council Sales & Leadership Conference](#); Tampa Marriott Waterside.
- March 18–20, 2019: [YAC Political Summit](#); Tallahassee.

INDUSTRY EVENTS

- Nov. 6, 2018: [Santa Fe College Career and Resource Fair](#); Gainesville, Northwest Campus.
- Nov. 8, 2018: [St. Pete College, College of Business Expo and RMI Careers Social](#); EpiCenter, Clearwater Campus.
- Jan. 9–12, 2019: [IIABA Winter Meeting](#); Hyatt Regency St. Louis at the Arch, St. Louis, MO.

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FAIA



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PO Box 12129, Tallahassee, FL 32317-2129

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