

JUNE 2021



FGIAB ADVISOR

BI-ANNUAL NEWSLETTER

HURRICANE EDITION

*Are you prepared for the
2021 Hurricane Season?*



IN THIS ISSUE:

- Hurricane Preparedness Tips & Checklist
- Watch: *Storm Proof Webinar*
- Important Hurricane Resources
- Exclusive Vendor Discounts
- Play & Win: Crossword Puzzle
- FGIAB Products
- FGIAB Team Directory

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FG INSURANCE
AGENTS & BROKERS

HURRICANE TIPS

POWER UP

Charge your cell phone and power banks and test your generator and portable stoves.

KEEP NON-PERISHABLE ITEMS ON HAND

Get ahead of the rush at the stores when a hurricane is traveling.

DEVELOP A FAMILY COMMUNICATION PLAN

Determine how you will contact each other and where you will reunite if separated.

ASSEMBLE YOUR HURRICANE TIP

Use the checklist on the next page to see what should be included.

PLAN AN EVACUATION ROUTE

Be aware of the closest hurricane shelter and the shortest route there.

PROTECT YOUR HOME

Secure outdoor furniture, cut weak trees and branches, install storm shutters, etc.

PROTECT YOUR FINANCIAL DOCUMENTS

Use a bank safety deposit box, computer storage device and/or waterproof box.

TAKE PHOTOS

Document your home and hurricane prep prior to the storm in case you have to make an insurance claim.

STAY INFORMED

Monitor the storm using your battery-powered radio or TV/Internet while available.

ARE YOU PREPARED?

Preparation is your best defense against the dangers of a hurricane. Use this extensive checklist to ensure that you'll have everything you need.

FOOD SUPPLIES

Get enough nonperishable foods now for two weeks then put them in a box and leave them alone. Don't buy foods that are salty or dry or high in fat or protein, they'll make you thirsty.

- Water: 1 gallon per person per day
- Water Jugs
- Ice
- Shelf packaged juice and milk
- Beverages (canned & powdered fruit juices, instant coffee, tea)
- Canned foods
- Canned vegetables & fruits
- Snacks (crackers, cookies, nuts)
- Spreads (peanut butter, jelly)
- Cereals
- Raw vegetables
- Sugar, salt, pepper
- Bread

MEDICAL/HYGIENE NEEDS

Keep a two week supply of prescription drugs.

- Face masks
- 2 week supply of prescription medicine
- 2 week supply of over-the-counter medicine
- Children's medicines
- Aspirin
- Thermometer
- Diarrhea medicine
- MedicAlert Tags
- Insect repellent sprays & candles
- Laxatives
- Insect bite lotion
- Feminine hygiene items
- Sunscreen
- Soap
- First aid kit
- Bandages
- Adhesive tape
- Cotton tipped swabs
- Antiseptic solution
- Tweezers

- Needles
- Spare glasses/contact lenses

GENERAL NEEDS

- Flashlights & extra bulbs/batteries
- Battery operated TV or radio or fans
- Battery operated lanterns
- Candles
- Matches & Butane lighter
- Plastic garbage bags
- Working fire extinguisher
- Scissors
- Toilet paper & towelettes
- Clean change of clothes
- Rain gear
- Direction to nearby shelter(s)
- List of emergency numbers
- Copy of insurance policy
- Extension cords
- Life preserver & inflatable rafts
- Cars filled with fuel
- Cash

EMERGENCY SANITATION NEEDS

- Small can or garbage can with tight lid
- Plastic bags for liners
- Disinfectant or bleach (without lemon or additives)
- Deodorizer

BABY NEEDS

- Disposable diapers
- Wipes
- Diaper rash ointment/petroleum jelly
- Baby medicines (pain, cold, cough)
- Medicine dropper
- Extra formula/baby food

KITCHEN SUPPLIES

- Manual can & bottle opener
- Pocket knife
- Camp stove or cooking device



- Surplus fuel
- Coolers
- Paper plates & napkins
- Plastic bags, jugs or containers to store water and ice

HARDWARE

- Hand Tools (hammer, screwdriver, shovel, pick-ax)
- Power screw driver
- Duct tape, tarp, rope
- 4x8ft sheets of exterior plywood 3/8" or 1/2" thick (to cover windows)
- Nails
- Sturdy work gloves
- Plastic sheeting to cover furniture

HURRICANE KIT

- Flashlights & extra bulbs
- Battery operated TV or Radio
- Battery operated lanterns
- Nails & Extra batteries
- Matches & Butane Lighters
- Plastic garbage bags
- Working fire extinguisher
- Scissors
- Toilet paper & towelettes
- Clean Change of Clothes
- Rain gear
- Direction to shelter(s)
- List of emergency contacts
- Copy of insurance policy
- Extension cord
- Life preservers & inflatable rafts

PET SUPPLIES

- Pet food and water
- Proper pet identification
- Carrier or cage
- Muzzle or leash
- Water & food bowls
- Pet medication

STORM PROOF

On Thursday 13th May, 2021, Family Guardian hosted a webinar entitled “Storm Proof: Strengthen, Adapt, and Survive. Hurricane Tips to Strengthen and Protect Your Home and Belongings.”

This was presented by Carlos E. Palacios, MSc, PEng, PE, PMP, Managing Principal, BRON.

Access the webinar by [CLICKING HERE](#) or go to <https://youtu.be/jwOZgzPJXX0>



Carlos Palacios

MAKING AN INSURANCE CLAIM

If your home has been damaged in a hurricane, here’s what you need to know about making a claim:

1. Take photos of your property damage
2. Review your policy to confirm coverage
3. Keep your receipts and estimates
4. Submit a claim form (*can be obtained from fgiagentsandbrokers.com*)

ADDITIONAL HURRICANE RESOURCES

- [2021 Listing of Hurricane Shelters \(All Bahamas\)](#)
- [NEMA Emergency Numbers](#)
- [NEMA Hurricane Guidelines](#)

DID YOU KNOW?

The National Oceanic and Atmospheric Administration predicts an above-normal storm season with 13 to 20 named storms, 6 to 10 hurricanes and 3 to 5 major hurricanes in 2021.

FGIAB PRODUCTS

HOW VALUABLE IS HOMEOWNER'S INSURANCE?



They say home is where the heart is, a place to start a family or our own personal space. For most people a home will quite possibly be the most expensive commodity they will ever own. Add to that the collection of belongings that they will accumulate over time and it is easy to understand just how much money can be tied up in a home. Property insurance is a smart, convenient way to help take care of the place that provides shelter and peace of mind.

Is Home Insurance Necessary?

Yes it is! All too often people think that home insurance is unnecessary because they don't believe they will need it; however, is it a risk you can afford to take? If the worst

were to happen and your home and its contents were destroyed or badly damaged due to theft, hurricane, flood or fire, then a home insurance policy is there to save you from financial ruin.

How Much Insurance Do I Need?

Your policy needs to cover the amount it would cost to completely rebuild your home. And you need to get the figure right because the "sum insured" is the maximum the policy will pay out. Remember that the rebuild cost is not the same as the price you paid for your property, or the current value of your home on the open market. In fact, the rebuild cost is quite likely to be less than the current market value, so you would want to ensure the correct value is used.

Always remember to be truthful and to disclose any relevant facts when you apply for homeowners insurance.

FG Insurance Agents & Brokers (FGIAB) can assist you with getting the right homeowner's insurance policy for you.

RENTING? CONTENTS INSURANCE CAN PROTECT YOUR BELONGINGS.

What Does Contents Insurance Cover?

Contents insurance covers your home contents against loss or damage by theft or attempted theft, fire, explosion, lightning or earthquake. It will also insure against water leakage, storm or flood damage. Insurers define 'contents' as the sort of things you would take with you if you were to move out of your house, including furniture, clothes, electrical items, money and jewellery. Contents insurance also covers some fixtures such as carpets and curtains.

There are broadly two types of cover. Most policies these days are 'as new' or 'new for old', which means that if something is damaged, the insurance will pay the full cost of repair. If something is stolen, the payout will be enough to buy the equivalent new item. Check the policy details, though, as some items, usually clothes, are not covered on a new for old basis.



How Much Contents Insurance Cover Do I Need?

The 'sum insured' is the maximum amount the policy will pay out if the contents of your home are completely destroyed, so it is important to get the figure right. It can help to go through your home room by room and make an inventory of your possessions – they will probably add up to more than you think.

Don't forget to include items that are in the loft or stored outside in the garden and shed. Make sure the sum insured is kept up to date. Your insurer might link the policy to inflation but you will need to contact your insurance agency if you purchase a particularly valuable item.

PROTECTING YOUR RIDE!

Auto Insurance for all types of drivers.



You may be the best driver in the world; however, you are always at risk of an accident. Even if the accident is minor, your car is certain to undergo some amount of damage. Having auto insurance will ensure that you, your passengers, your car, your finances, and other drivers, are protected in the event of an accident.

FG Insurance Agents and Brokers offers a wide variety of auto insurance coverage options to suit your needs and budget.

Third-Party Auto Insurance protects you from liability for damage to other people's property and for the death or bodily injury to persons outside your vehicle if an accident is your fault. Third-party insurance is purchased by the insured (first party) from FG Insurance Agents & Brokers (second party) for protection against another party's claims (third party).

Third-Party Fire & Theft Insurance protects you as per Third-Party and covers the cost of replacing your stolen or burnt vehicle.

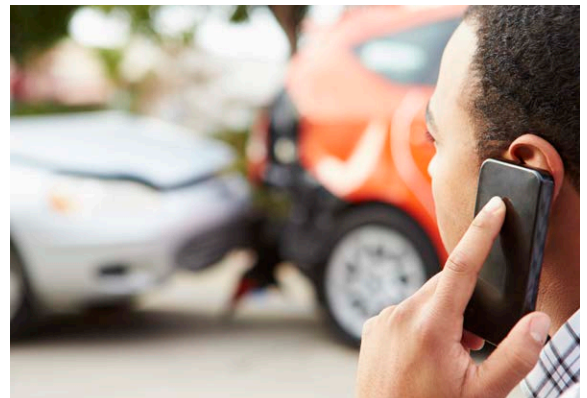
Comprehensive & Collision Insurance coverage pays to repair or replace your auto if it is stolen or damaged in an accident, regardless of who is at fault. For each coverage, you select the deductible that you pay out of pocket. Your insurance company pays for the remaining damage up to the limits you select. With Comprehensive coverage, your insurance company pays for damage to your auto caused by an event other than a collision, such as fire, theft or vandalism. If you hit an animal, or if your vehicle is flooded or stolen, Comprehensive coverage will apply.

With Collision coverage, your insurance company pays for damage to your auto when you collide with another vehicle or object. If you hit a car, a pole or another inanimate object, Collision coverage will apply.

IF AN ACCIDENT OCCURS

When an accident happens, one call to the *Bahamas First* First Response Team at 32-FIRST (323-4778) will dispatch a van to the scene where trained professionals, at no additional cost, will take full control of the situation, including:

- Notifying police if they are not already on scene;
- Calling an ambulance if required;
- Assisting with the safety of all persons involved and securing all valuables in the vehicle; assist in exchanging information with the other(s) involved
- Taking statements and photographs;
- Initiating the claim process and preparing the repair estimate;
- Providing a wrecker to take the vehicle to an approved shop;
- Assistance with transportation of the occupants of the insured vehicle(s) to a secure destination of choice.
- Have your repair costs estimated right at the accident scene through their state-of-the-art Crash Estimating System so you are in a better position to issue repair instructions following the accident.
- Take the hassle out of the claims process and dramatically reduce your waiting time for claims to be settled by using First Response



MARINE INSURANCE MADE EASY



Whether you have your boat or personal watercraft tied to the dock or snug on your trailer, you want to make sure it's covered. Then, when you head out to open water and set yourself adrift at a favorite fishing spot, you're covered there too. We know that your vessel is a major investment and because of that, you want to protect it.

Whether you like the water warm or cold, fresh or salty, there's nothing like being out in your own boat on the open water – or at your secret fishing spot. Maybe you like to harness the wind in your favorite sail boat? Or, feel the power as you throttle up your twin outboards. No matter what your choice in pleasure boating, FG Insurance Agents & Brokers can help you find the right boat insurance policy to suit your needs. Plus, did you know that insurance coverage is available for your personal watercraft as well? Whatever your preference in watercraft, we are here to help you find the right coverage.

What is Marine Insurance Exactly?

A marine policy insures you and your watercraft against liability and damage in the event of an accident. The types and amount of coverage you receive will depend on the specific marine insurance policy you purchase. FG Insurance Agents & Brokers can help you find an affordable policy to suit your specific needs.

How Does a Marine Policy Protect Me?

It's likely that your pride and joy is docked some place other than your backyard. Regardless of where you store your vessel above all, you want to get it protected. An insurance policy on your vessel typically covers you from damage caused by: Collision | Sinking | Accident | Malicious Mischief | Vandalism

Most marine policies cover physical damage to:

Hull | Sails | Machinery | Furnishings | Most On-Board Equipment | Boat Trailer for Damage from an External Cause

Your marine insurance needs differ depending on the type of boat or personal watercraft you own. Your FG Insurance Agents & Brokers representative can tell you what is covered and what is excluded from each policy.



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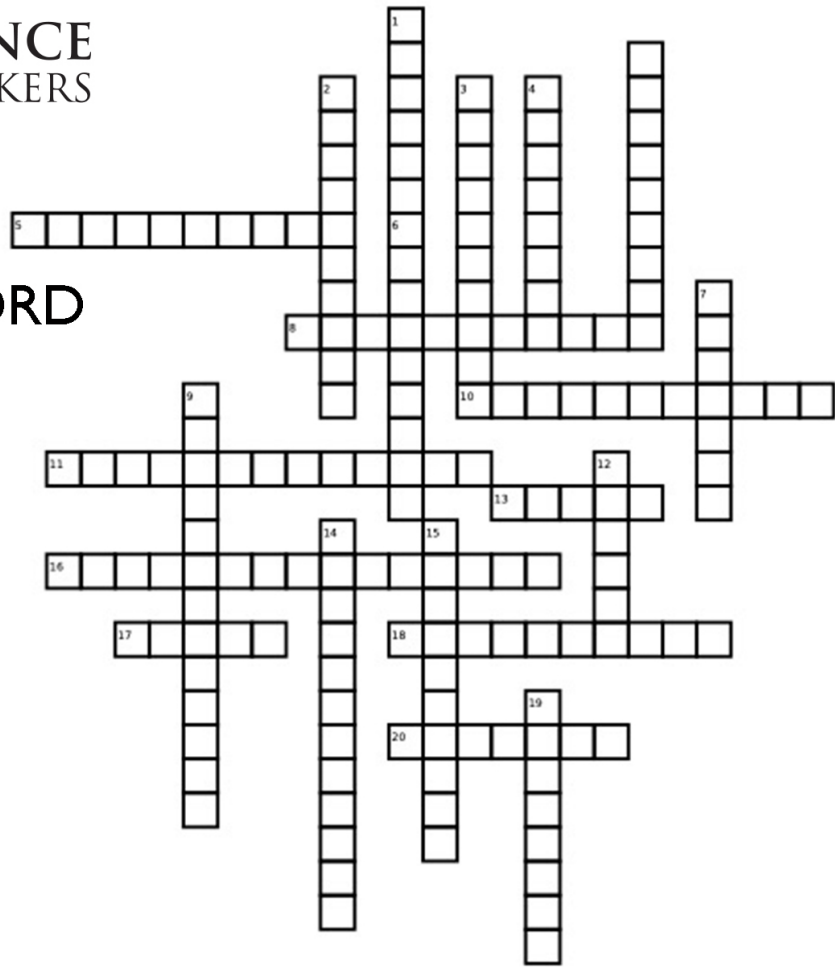
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Play and WIN! FGIAB CROSSWORD PUZZLE

Use the clues below to complete the crossword puzzle. The first 5 people to bring a correct completed puzzle to FGIAB at East Bay & Church Streets or FGIAB Freeport Branch will win a prize.



DOWN

1. _____ is a coverage that is provided against accidental bodily injury to third parties or damage to third party property, for which you are held legally liable.
2. Protection against claims from another.
3. The amount that a policy holder is required to pay before a loss covered.
4. A formal offer in writing given to a proposer in response to their specific request.
6. Being held legally responsible for something.
7. An annual amount paid for coverage for an insurance contract.
9. This motor coverage repairs/replaces your windshield if it is damaged.
12. If you're at fault, you're considered _____.
14. A letter giving 30 day notice before terminating a contract.
15. A _____ coverage provides protection against loss in the event your dwelling is damaged or destroyed.
19. A person who seeks insurance coverage.

ACROSS

5. An annual amount paid for coverage for an insurance contract.
8. A likelihood or chance of something happening.
10. An amendment made to a policy.
11. An insurance agent who evaluates an insurance claim to determine the insuring company liability in respects to a policy.
13. A process where notification is given for damages sustained and a cash settlement was provided as a result.
16. A _____ - policy is provided to businesses that seek to insure their vehicles that will transport goods or passengers for profit.
17. An insurance policy that covers an insured from loss of this.
18. Failure to take proper precaution.
20. A person that is covered by insurance.

DID YOU KNOW?

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