

Prestige

Insurance Consultants Inc.



PrestigeIns.com



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SEMI-ANNUAL | 2017 NEWSLETTER

Referral Program

Your referrals mean the world to us. We work hard to earn each referral with great service and appreciation for your business every day. As our way of saying thank you, we have our "Help Our Community" referral program. We love supporting the charitable efforts in our community, so we've tied referrals and charitable giving together. Each quarter we select a different charity to support.

Here's how it works:

DURING THAT QUARTER, WE...

- Donate \$10 for every client referral received
- Feature the charity in our newsletter
- Donate our time

If you have a favorite charity you would like us to support, please email us at

Management@PrestigeIns.com

WHAT'S INSIDE

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WIND MITIGATION 101

After the unusually active Atlantic hurricane seasons of 2004 and 2005, homeowner insurance rates were at an all-time high and very few companies were writing new policies. Recognizing that newly built homes or older homes that had been properly mitigated for hurricane losses were at a lower risk of suffering damage during a storm the Florida Legislature passed a bill requiring admitted insurance companies to provide discounts to homes and other residential structures such as townhomes and residential condominium association that meet certain criteria. At first each insurance company had their own wind mitigation form (wind mit) that the homeowner needed to have completed by a qualified inspector. The forms were inconsistent and if you wanted to change insurance companies in following years you would need to pay to have the inspection redone on the wind mit of your new insurance company. So, in 2006 the Office of Insurance Regulation (OIR) designed a standardized wind mit form that all insurance companies in Florida would accept. They have since updated the form twice. The new form now requires photos backing up the data on the form. The most current version is from 2012. A copy of this form is available on our website.

Let's break this form down into the parts that influence your home insurance premiums.

1. Building Code: Homes built and permitted after March of 2002 will receive the basic wind mit credits automatically, even without providing a completed wind mit form.
2. Roof Covering: If your roof meets the Florida Building Codes or Miami-Dade Product Approval (box A or B is checked) you will receive a discount. For Collier or Lee counties you will most likely have to have a roof covering (i.e. shingles or tiles) installed in 2002 or later to qualify for this credit.
3. Roof Deck Attachment: What is the thickness of the wood decking and what size and spacing are the nails attaching the wood decking to the trusses? Option A is the weakest and doesn't provide any credits. Options B & C will provide you with a discount. The new building codes require the better option be met when you have a new roof put on. Option D is most often found in mid to high-rise condos with concrete for the roof deck instead of wood trusses and decks....

To read the rest of this article go to <http://prestigeins.com/wind-mitigation-101/>

In the know...

WATER LEAK PREVENTION TIPS

Having a good insurance policy will take care of the financial pain of having a claim, but not the frustration and inconvenience of having to deal with it:

Here are some helpful tips to help prevent a claim from happening!

1. Replace all water supply lines with metal braided ones and inspect annually for signs of wear and deterioration of the couplings.
2. Replace your hot water heater when its around 15 years old. Don't wait for a costly leak before doing so.
3. Everyone old enough to be home alone should be aware of where the main water shut off valve is located and how to turn it off. It should be inspected annually to ensure that it is working properly.
4. They should also know where and how to shut off the valve for the sinks, toilets, and washing machine. Practice turning it off now instead of when the water is spraying out. Have a licensed plumber replace broken or corroded valves immediately.
5. Turn off the main water valve whenever you are going to be away from the home for more than a couple of days.

FREE THE GIRLS

We are excited to announce that we are now a Free the Girls: Fight Human Trafficking bra drop off location, and we know you have a drawer filled with unused bras.

By donating your new or gently used bras, you're giving economic opportunity that these women use to change their lives. Your bra donation helps survivors of human trafficking start their own businesses selling bras in their local second-hand clothing markets while they recover and build their new life. We accept both new and gently used bras of all sizes and styles, including sports bras, nursing bras, and camisoles.



Used clothing is a profitable market in many countries around the world. Bras are usually sought-after items. Some of the girls in the Free the Girls program are making five times the minimum wage in their community by selling bras! Bras provide an opportunity for these women to work with other women, since they have a history of being abused and used by men. Most of the women we work with were sold into prostitution as children. Because their lives were stolen from them, they missed out on going to school and getting an education. Selling bras allows them to work as much or as little as their school schedule permits.

By donating your used bras, you will be helping give a job to a former victim of human trafficking. We have a dream to end human trafficking. We want you to dream with us.

Get to know us!



ROSA HERNANDEZ

Account Manager

HOMETOWN: I was born in Galveston, TX but moved to Naples when I was 4 years old.

FIRST JOB: Town Centre movie theater when I was 16 years old. I did a little bit of everything and made many fun memories while working there.

FAMILY: I have two older brothers and am practically the princess of the family. Besides my parents and a few family members that live in Naples, most of my family lives in either Honduras or Texas. Since a lot of my family lives in a different country, I'm sure to visit Honduras annually!

PETS: Riley, my nine-year-old Yorkie, who is the most lovable dog ever!

WHAT DID I WANT TO BE WHEN I GROW UP? Growing up I wanted to be an Interior Designer. I loved every aspect of the field, all the components of designing and various décor.

WHAT DO I LIKE TO DO ON MY FREE TIME? I enjoy getting together with my best friends, whether it's time spent shopping, going out to eat, or dancing the night away. I also go out of town every chance I get, Miami being my favorite weekend escape!

SOMETHING MOST PEOPLE DON'T KNOW ABOUT ME: Growing up I fell in love with European Ancient History, and would love to one-day tour around all the historical sites and landmarks in Greece and Italy.

Charities of the Quarter

GUADALUPE CENTER

As our charity for the first quarter of 2017, your referrals enabled us to donate \$960 to their terrific program.



The mission of the Guadalupe Center is to break the cycle of poverty by creating endless possibilities through education for 1,100 children a day in Immokalee. The Early Childhood Education Program serves students from infancy through five years old with instruction in English preparation for Kindergarten. The After-school Program provides tutoring and enrichment for 640 Kindergarten through 2nd graders identified as at risk of failure in four of the five Immokalee Elementary schools. The college preparatory Tutor Corps Program serves 90 Immokalee High School students, providing a wage for tutoring in the After-school Program, up to \$4,000 a year in college scholarship money, and an adult mentor to guide them on their path to college. Thanks to the success of these programs, there are 110 Tutor Corps students in college, 113 who have graduated with degrees and are in the workforce, and six enrolled in graduate school.

Shannon has just joined on as one of the mentors for an Immokalee high school junior. She is looking forward to this new experience.

KIWANIS CHRISTMAS IN JULY

Did you know that there are an estimated 808 homeless children registered in the Collier County Public School System?



When the nine Kiwanis Clubs of Collier County learned of this problem, their leaders and members united to help serve 808 children in need of basic supplies to help them start the school year right. In 2016, our clubs launched a local campaign of "Christmas in July", designed to give the homeless students in Collier County the necessities of clothing, shoes, backpacks, school supplies and toiletries so that they had the opportunity to focus on their schoolwork. On July 29, Shannon, Sonia & Deanna volunteered in the morning to help at the event to hand out the backpacks. Our \$1,000 donation provided 11 fully packed backpacks to children who needed them the most. We were so happy to support the Kiwanis in their efforts as our second quarter charity.



Prestige Insurance was proud to be selected by the Greater Naples Chamber of Commerce and Collier County Board of Commissioners as the Collier County Business of the Month for June!



Sonia, Kimberly & Shannon being part-time mermaids, but full-time insurance extraordinaires at the 2017 NABOR expo event.



What our clients say...



Moving my home, autos and motorcycle to Prestige was the smartest move of 2017! Shannon's education and guidance helped me optimize our policies under one agency and ensure I was properly covered where I could have encountered a large financial liability with the prior insurer. She literally protected my family, and I am very grateful - that's a true partner!!

DANNY R. PATE
Vice President - Operations
South Florida Market

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AFTER READING OUR NEWSLETTER WE ENCOURAGE YOU TO:

1. LIKE us on Facebook so you can keep up with our community updates and participate in our contests at:
www.Facebook.com/PrestigeInsurance
2. Join us in supporting our charity of the quarter
3. Give us feedback on our newsletter. What topics would you like us to cover in the future?

Send comments to Management@PrestigeIns.com

Who Wants to Win?

Two lucky winners of a \$50 Target gift card will be drawn from all correctly completed puzzles that are faxed to **239-244-9252** or emailed to **AGENCY@PRESTIGEINS.COM** by the end of August. Good Luck!

ACROSS

4. What roof shape will provide you with a discount on your home insurance?
5. How many Kiwanis Clubs are there in Collier County?
7. Each ____, we select a different charity to support.
9. What city did our employee Rosa, grow up in?

DOWN

1. The mission of the ____ Center is to break the cycle of poverty.
2. After how many years should you replace your hot water heater?
3. A licensed ____ should replace the local shut off valves in your home if they are corroded or broken.
4. What country does Rosa visit annually to see family?
6. What piece of clothing does "Free the Girls" collect for these women, who are former victims?
8. The Early Childhood Education Program serves students from ____ through 5 years old, with instruction in English.

