



Protection Team News



VOLUME 6, ISSUE 5

DEAR FRIENDS,

LINES OF PROTECTION

It doesn't seem possible, but we are nearing another hurricane season. The official season starts begins June 1st and runs until the end of November. This year, the weather forecasters are predicting a quiet season. I don't care what they say. It only takes one storm to make it a very bad year for all of us! While we still have time, I highly suggest that each and every one of you check your hurricane supplies to make sure you are ready - just in case. From May 31 - June 8, Floridians can purchase batteries, flashlights, tarps, and even generators worth \$750 or less without having to pay the state's 6 percent sales tax. After you have checked your supplies, make sure to give us a call to ensure you have all of the necessary coverages and nothing needs to be updated. Remember, if you want to purchase Flood Insurance, there is a mandatory 30 day waiting period for new policies that are not associated with a title transfer or loan requirement.

Speaking of Flood Insurance, the Federal Government is verifying all policyholders who are receiving discounted rates truly live at the property as their full time residence. They will require you to prove your residency by submitting certain documentation before the renewal date; otherwise, your rates will go up significantly. If you get a letter in the mail, please respond in a timely manner. If you have any further questions, we are always available to assist you.



Noelle & Ainsley enjoy a Cirque Du Soleil performance at Downtown Disney.

The Florida State Legislature has concluded its annual session. As expected, it appears that not much in terms of insurance was discussed or passed. There were a few bills that did pass the legislature, but we haven't seen the governor sign them or give any indication of his intentions. One bill that did pass and Governor Scott has indicated he would sign relates to Flood Insurance and its intent is to reduce the cost of Flood Insurance by encouraging Private Markets to enter the marketplace and with competition reduce the cost. We certainly will see if the Free Market theory will work here in Florida. I don't have any of the details just yet, but will let you know as soon as I have a chance to review it.

I don't really want to talk about our beloved Rays, but I have to face the facts they are having a challenging year so far and the prospects of it turning around soon

just aren't there right now. The injury bug has hurt our pitching staff, and the fill-ins have had their moments as well, as our bullpen has let us down on a couple of occasions. What started out looking good has not panned out this year! Maybe after the All-Star Break, things might change and we can dig ourselves out of this hole.

Until next month,

Darren

- Antique Vehicles**
- Annuities**
- Auto**
- Boat/RV**
- Bonds**
- Builders Risk**
- Commercial Auto**
- Commercial Property**
- Condo**
- Dental**
- Disability**
- Employee Benefits**
- Flood**
- General Liability**
- Health**
- Home**
- I.D. Theft**
- Life**
- Mobile Home**
- Motorcycle/Jet Ski**
- Notary Public**
- Umbrella**
- Workers' Comp**

...And More!



Independent Insurance Agent

Twister Tips - Are You Tornado Ready?

Everyone knows that Florida is infamous for our Hurricanes, but what about Tornadoes? Florida ranks #1 in the USA in terms of tornadoes per square mile! Thankfully, the majority of these twisters are small, weak, and short-lived. Tampa Bay averages around 23 tornadoes within a 125 mile radius. Generally, tornadoes in Florida form when there is a squall line ahead of a spring cold front from the North, squall lines in areas where masses of warm air converge, from an isolated local summer thunderstorm, or within a hurricane.

Who is most at risk when a tornado strikes?

- People in their vehicles
- The elderly, very young, and the physically or mentally challenged
- People in mobile homes
- People with language barriers who do not understand the warnings



Tips for when there is a twister nearby:

- If you are in a structure (i.e., school, home, etc.) go to the center of an interior room on the lowest level away from corners, windows, doors and outside walls (closet or interior hallway).
- If you are in a trailer or mobile home, get out right away and go to the lowest floor of a sturdy, nearby building. Mobile homes, even if tied down, offer little to no protection from tornadoes.
- If you are outside with no shelter, find a ditch or a noticeably lower than the level of the roadway to lie down in and cover your head with your hands.
- If you are in your car, try to drive to the closest sturdy shelter. If you must stay in your car, then put your seatbelt on, put your head down below the windows, and cover your head with your hands.
- Never try to outrun a tornado.
- Do not get under an overpass or bridge.
- Watch out for flying debris; this causes the most fatalities and injuries.
- If your vehicle gets hit by flying debris while driving, then pull over and park.



Are You Serious??

You can't make up this stuff! Check out these hilarious and true insurance claims.



- Coming home, I drove into the wrong house and collided with a tree I don't have.
- The telephone pole was approaching fast. I was attempting to swerve out of its path when it struck my front end.
- To avoid hitting the bumper of the car in front, I struck the pedestrian.
- I thought my window was down, but found it was up when I put my hand through it.
- The accident occurred when I was attempting to bring my car out of a skid by steering it into the other vehicle.
- The indirect cause of this accident was a little guy in a small car with a big mouth.
- An invisible car came out of nowhere, struck my vehicle, and vanished.

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Memorial Day Word Scramble



Submit your answers to us for a chance to win a \$10 gift card to Starbucks. Email or fax your answers. Winner will be announced in next month's newsletter! Fax: 727-577-4991 or email: newsletter@vermost.com SUBMIT ENTRIES BY: 6/10/2014

April's Puzzle Winner:
JACK C. FENWICK!!

Yours, Mine and Ours How to blend financial goals in a blended family.

Creating a clear and comprehensive estate plan for a blended family can be challenging. There are many complex emotions that come into play, all of which can put added stress on family members. Meeting with a qualified financial planner is essential. Here's a quick list of do's and don'ts to take to your appointment and get you started on the right track:

- Do:** Be clear about your desires from the start. Statements such as "I want my spouse to be provided for" or "I want my children from my first marriage to receive their inheritance" can help avoid misunderstandings later.
- Do:** Consider an allocation of separate assets for a surviving spouse, children, and stepchildren.
- Do:** Set up clearly designated managers and operational rules for your estate.
- Do:** Consider your life insurance needs and how life insurance can benefit your overall estate plan.
- Do:** Provide incentives to prevent litigation, including specific instructions about your intentions for every aspect of the plan. If you own your own business, for example, make sure your estate plan includes a clearly spelled out business succession plan.
- Do:** Review beneficiary designations on a regular basis - especially on company benefits, qualified retirement plans, and group life insurance.
- Don't:** Commingle separate assets acquired prior to a second or later marriage with community property – ask your financial planner to clarify community property laws in your area as they vary from state to state.
- Don't:** Forget to take advantage of the spousal estate tax exemption. This can provide an opportunity to leave additional assets to children from a prior marriage.
- Do:** Consider a prenuptial agreement if you have not yet tied the knot on your blended family. While not considered "romantic" by some, the pre-nup is an excellent way to ensure the concerns of both parties and their loved ones are protected right off the bat.

Many people put off this type of necessary financial planning, but establishing a wealth transfer plan is one of the most loving decisions you can make for all family members. One thing that may help take the edge off is remembering that an estate plan is fluid – it can change and evolve as your family does. If you think of it as an ongoing process rather than a final commitment, it might help make the decisions you make today a little easier. Check out more information at www.Prudential.com.

Words to live by...

"Most of the shadows of life are caused by standing in our own sunshine." ~ Ralph Waldo Emerson

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"Your policy does cover wind damage, but not from huffing and puffing."



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JUST KEEP TALKING

Thank you for referring your friends, family, co-workers, and acquaintances to our agency recently.

Thanks to you, our Vermost Insurance family keeps growing!

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Emily Campbell
Doreen Desrochers
Jim Weerts

Michael Anton
Gary Splittgaber
Barbara Baccari
Delbert Yoder

LynnMarie Boltz
Teresa Burrell
Irene Rausch
Janice Andrews

Referrals
See Details
Inside

Theresa Brock
Rebecca Santner-Revak
Clyde Ward
Manny Bizanos



Rebecca Santner-Revak is April's Gas Card Winner! Congrats Rebecca!



- * I want my children to have all the things I couldn't afford. Then I want to move in with them. - Phyllis Diller
* I'd like to be the ideal mother, but I'm too busy raising my kids.
* When you hear the toilet flush and the words 'uh oh', it's already too late
* The spin cycle on the washing machine does not make earthworms dizzy; it will, however, make cats dizzy.



A small boy is sent to bed by his mother...
[Five minutes later]
"Mom..."
"What?"
"I'm thirsty. Can you bring me a glass of water?"
"No. You had your chance. Lights out."
[Five minutes later]
"Mom..."
"WHAT?"
"I'm THIRSTY...Can I have a glass of water??"
"I told you NO! If you ask again I'll have to spank you!!"
[Five minutes later]
"Mommm..."
"WHAT?!!!"
"When you come in to spank me, can you bring me a glass of water?"