



A Note From Angela

Is it just me or does time move faster and faster each day? Even Mother Nature seems to be in a hurry to start Spring after only a short, mild Winter. The flowers and trees were sprouting new leaves and blooms in February! And, oh, the pollen!!! Don't get me wrong I love the warmer temperatures and lively landscapes, but it just seems that everything and everyone are always in a rush. And we want instant gratification. But some things do take time and attention. At the beginning of each year, we're forced to slow down and get tax information together which includes digging out those insurance policies. Take a moment to review them. Have you noticed what your home is insured for or what your deductibles are for certain types of losses?? If it's been several years since the policy was first taken out, you may need to make some adjustments. Or maybe there have been changes that might affect your rate – like a new roof. Reviewing your policies every three years is a good idea. And we'd be happy to review them with you!

But more importantly, take a few minutes to slow down and enjoy Spring's reminder of new life and new beginnings. It can be very refreshing!

Angela

A referral is a company's greatest compliment!

We would like to thank the following individuals who have referred their clients, friends and family members to Lowcountry Insurance during the first quarter of 2017.

Chris Bird (ReMax)

June Hiller (Garden City Realty)

Tom Oswald

Phillip & Doris Baron

Nancy Johnson (Dockside Realty)

Linda Riggles

Patrick Dozler (CTC Mort)

Bobby Jordan (ReMax)

Darryl Rogers (Garden City Realty)

Mindy Evans (Realtor)

Sara Little (Wells Fargo)

Clete Skipper (Beverly Homes)

Paul & Jacqueline Furlani

Natasha McDonald

Patrick Tole (ReMax)

Cindy Greenwald (ReMax)

David Nuckles (Lennar)

Adam Wilson (Beverly Homes)

Our Referral Rewards program is still available. The scope of the program offers an opportunity to earn rewards by referring others to Lowcountry Insurance. Referrals can be submitted online or directly with Daneen Fretz **843-237-1353 ext 25** or dfretz@lowcountryins.com. A quote must be given to qualify for the \$10 gift card. There is no limit to the number of referrals.



Replacement Cost vs. Market Value

Your homeowners insurance policy's dwelling limit should always be enough to cover 100% of the costs normally associated with rebuilding/reconstructing a home of like kind and quality, or replacement cost. Market value, on the other hand, is the price a buyer is willing to pay for a home on the real estate market. They are not the same! What you pay for a home and the land it sits on is not necessarily what it would cost to rebuild it.

Tools are available for determining the accurate replacement cost value. Insurance agents use a replacement cost estimator/calculator in their determinations. These estimators are maintained by reputable data managers of average building costs (like Marshall & Swift.) As you can image, building costs change throughout the year. Most insurance policies have an "inflationary guard" component that increases your dwelling limit automatically each renewal by a certain percentage (3-4%). Your dwelling limit should be reviewed periodically for accuracy. We recommend a three-year review to make sure your dwelling is not over or under insured.



HURRICANE SEASON June 1st – Nov 30th

- Are you prepared?
- Do you have enough coverage?
- Are you insured for flood (rising water)?
- Do you understand a wind & hail deductible versus a hurricane deductible and when they apply?

Call us today to help!

Client Services Department!



Christine Jody Becky Cindy Daneen

This department is available to all clients for general policy questions and assistance.

They are readily available to help you with:

- Making payments and billing questions
- Changes to your policies like adding or removing a vehicle
- Assisting with mortgagee changes and notifications
- Reporting claims
- Relaying requests to your agent when your agent is unavailable

Call Client Services 843-237-1353 to get the answers you need and service you deserve!

Lowcountry Insurance



14323 Ocean Hwy, Suite 4147
Pawleys Island, SC 29585
(843)237-1353 Office (843)237-2510 Fax
www.lowcountryins.com

Departments and Contact Information

(843)237-1353 Office (843)237-2510 Fax

www.lowcountryins.com

Agents

Nicole Burgos: nburgos@lowcountryins.com Ext. 24
Angela Chandler: angela@lowcountryins.com Ext. 22
April Jordan: ajordan@lowcountryins.com Ext. 26
Jim Pate: jpate@lowcountryins.com Ext. 23
Betty Stroud: bstroud@lowcountryins.com Ext. 28

Client Services

Christine Allen: callen@lowcountryins.com Ext. 21
Jody Keenan: jkeen@lowcountryins.com Ext. 29
Becky Marques: info@lowcountryins.com Main Number
Cindy Kramer: info@lowcountryins.com Main Number

Marketing

Daneen Fretz: dfretz@lowcountryins.com Ext. 25

***LOOK FOR OUR NEXT NEWSLETTER
TO BE DELIVERED SUMMER 2017***



CLIENT SPOTLIGHT

**Kathy MacSorley – Client since 2014
Public Relations Director**



“Many visitors to the Litchfield/Pawleys Island community are greeted by views that can last a lifetime. Some relocated here because of the appeal offered by the Litchfield corridor. That welcoming approach of manicured lawns and crepe myrtles, to an area beyond ocean beaches and salt marshes, makes it hard to pass through. Some of us had to stay!”
– Kathy MacSorley

LBF Mission Statement..... To preserve and enhance the natural beauty and the quality of life for all residents, businesses, and visitors in our community.

As you drive south on US 17 from Brookgreen Gardens to the Litchfield/Pawleys Island area, you will see a transformation of the median from tall overgrown grass to a beautiful oasis of manicured lawns, native palm trees, crepe myrtles and flowering shrubs. These are maintained completely by the consistent generosity of local home owner associations, businesses, Accommodation Tax grants and generous residents who are dedicated to making this community one of the most beautiful in South Carolina. This scenic stretch of Ocean Highway from Sandy Island Road to Martin Luther King Road has been the labor of love of the Litchfield Beautification Foundation since 2007. With a goal of fostering a unique visible identity and encouraging neighboring communities to follow, the LBF started a community-wide initiative that further embraces their civic pride with American flag displays along the medians on patriotic holidays.

The LBF 13 member board is a dedicated team of all local volunteers that take on the jobs of operations director, information and web site management, fundraising, public

relations, treasurer, secretary, legal advisor and more. Ron Eaglin, a Traditions’ resident, is our current president.

The hands-on work of maintenance by Waccamaw Landscaping includes weekly mowing, pruning, ground cover, damage repairs, trash pickup seven days a week, and installing flags. It is no small task.

The value of smart planning and green space reaches far beyond aesthetics to enhance future property values. Time, talent and funding are always needed to keep Litchfield a standard-bearer for the Waccamaw Neck and beyond.

Visit LBF29585.com or litchfieldbeautification.com for more information and how to make a donation. Board member contacts are listed there for questions as well as our email. Check out our video and please thank and support the list of businesses that donate graciously to this community project.



THE LBF FLAG PROJECT: “IN HONOR OF”

The LBF Flag Project is a display of 60 American flags along 3.8 miles of Ocean Highway, (Rte. 17) corridor on seven patriotic holidays during the year. The LBF web site has an Honor Roll for those who wish to make a contribution to the flag project in honor of a service member or individual. Every donor receives a personalized card acknowledging an individual of their choice. Donations to the flag project are used to purchase, maintain and install the flags. We are especially grateful for financial sponsors that fund the cost of installing the flags on one of our holidays. All flag days for 2017 have been sponsored by individuals, Home Owner Associations or community groups.