



A Note from Angela

It's already Spring and the heavy blanket of pollen is falling, wreaking havoc on everyone's respiratory system. Thankfully, the rains will soon come and wash it all away (hopefully not too much flooding!) and we'll start looking forward to summertime (but not hurricane season).

For us, we are busy implementing ways to make it easier to do business with our agency and it's all about R&R – relationships and resources! I'm very excited about some things we are doing this year for you. Let me give you a preview...

Risk Managers

We have the BEST staff! Many have more than 20 years' experience! You'd be hard-pressed to find others that work as hard for you as my staff. They should be considered your "risk managers" – helping to identify risks that can be insured against in order to prevent financial hardship and loss. They are your partners in managing losses. Take the time to discuss your needs and concerns with them – it's not all about price, it's about protection and how much you're willing to self-insure for those unforeseen losses. There are no consultation fees either. Quoting is free!

Enhanced Telephone System

Our telephone system is a voice-over IP system utilizing internet services to stay "connected". This makes it easy to relocate our "office" during weather events when our physical office may be closed. We just need internet service to stay "open" and available to you when you need us most. The system has also been changed to give you more control. When you call in, the system prompts you to tell us what you're calling about so the right person will pick up. I know many of you were used to dealing with one person in our office, but our entire staff is trained to help you with your questions. Don't worry... you can still talk to a particular person, it's just that they may not be the right person to handle your request. Check out the handy phone guide provided in this newsletter.

Electronic Documentation

Everyone's doing it! Many industries you already do business with are using electronic communication and documentation – banks, attorneys, the IRS, online vendors like Amazon, medical offices and more. It's a legal and acceptable way of conducting business today. Not only that, it's easy and safe. For us, with your permission, we can send you policy information via secure email and get electronic signatures from you without printing documents! You can also file claims, submit documents and make payments online – 24/7/365!!! How convenient!

Social Media

Do you have internet? Are you on Facebook? Do you have an email address? Great! You can stay in touch with us and access very valuable information about insurance! This newsletter is our first to be electronically distributed which helps us save on printing and postage. Of course all newsletters are archived on our website <http://www.lowcountryins.com/> (Click on the link to visit our website – it's that easy!) Hopefully, you're already viewing our Facebook page. There's so much we are trying to share about our staff, our carriers, and the insurance world on both our Facebook page and website. We will also be featuring local businesses too so "LIKE" us and "SHARE" our page with everyone you know!

New hires

If you haven't met our staff, come by the office. We want to get to know you! Or if you can't get by the office, take a minute and go to our website, read about us and see our mugshots! We have a Sales Department, a Client Services Department, a Marketing Department and soon you'll have access to an agent dedicated to reviewing renewals and shopping coverages for you. Don't

assume we don't have other options. We work with over 30 different carriers with different rates and appetites for business.

Appreciation

We've been in business for 18 years now as an independent agency. Many of you have been with us from the beginning. Clients are our best source of referrals. We pride ourselves on treating you like family. So don't be surprised if you get a call from me or Jim making sure you know how much we appreciate your business. We'll also plan some fun customer appreciation and educational events this year. Stay tuned!!!

Enjoy this edition of our newsletter. Pass it along to anyone you know. Use the resources in it and on our social media to stay connected and informed. And as always, thanks for your business.

Angela

Ahh...the fungus among us... The combination of a humid subtropical coastal climate, high water table and Lowcountry topography creates a perfect storm for prolific mold growth in our area. Mike Saguto - a.k.a. "Moldy Mike the Fungi" - is owner of Pawleys-based Coastal Dry Home (coastaldryhome.com). In partnership with Palmetto Environmental Solutions they offer a complete range of mold testing, remediation and prevention services - including crawl space encapsulations - to our local community and beyond.

According to Mike, mold spores are always present in the outdoor air, and as such they're floating about within our homes as well. This is typically fine as long as indoor spore levels are lower than outdoors, no mold varieties are found indoors that are not also outdoors, and there's no visible mold or mildew on indoor surfaces. (Mike says the only molds and fungi we should see in our homes are the bleu cheese and mushrooms in our fridges!)

Mold does not discriminate. Active allergenic mold growth and fungal wood rot are found in all styles of local homes from the modest up to and including elaborate mansions in our most exclusive communities. Mold only requires oxygen, food (anything organic: wood, the paper on sheetrock, leather, etc.) and a sufficient source of moisture in order to grow. We obviously can't control the first two, and therein lies the problem for us: we've got moisture - copious amounts of it - in the air, falling from the sky and coming up from the ground. We don't even need a plumbing or roof leak to grow mold here! For example, vented crawl spaces in our region are oftentimes moisture traps hosting a plethora of allergenic molds and wood-eating fungi, an HVAC malfunction or improper thermostat setting can dampen indoor surfaces to mold-sustaining levels, and poorly insulated attics can cause condensation and resulting mold blooms

Client Spotlight

**Mike Saguto - Owner
Coastal Dry Home**



on the ceiling around registers and fixtures. Unfortunately, in these common scenarios homeowners insurance policies typically do not provide coverage for the potentially expensive remediation and repair work.

Moldy Mike's motto: *"If You See Something - or Smell Something - Say Something!"* is worth heeding. He also adds that if your home has a crawl space you may wish to consider having it inspected for moisture and mold issues because in this case "out of sight; out of mind" is definitely not the best strategy.

"*The Fungi*" resides in the North Litchfield area with his certified mold-free family: his wife Donna, son Tom, daughter Lisa, and Chalupa - their 5 lb Chihuahua mix.



WHY ARE AUTO INSURANCE RATES SO HIGH?

Most, if not all, of our clients will experience some rate increase in their auto insurance this year. Some reasons SC auto insurance rates are increasing:

- Rapid population growth in Horry and Georgetown Counties – more drivers on the roads = more claims
- Road improvements throughout the state – increase in accidents and claims
- SC leads the nation in automobile deaths per state – increase in claims
- More expensive cars on our highways – expensive to replace/repair with original/manufacture parts
- Unprecedented weather related claims in last 24 months – floods, hail, hurricane claims
- Automobile accident lawsuits are at an all-time high in SC.
- Many carriers are restricting new business causing remaining carriers' market share to increase beyond expectations and planning.

Ways you can keep your costs down:

- Take a defensive driving class (the credit is good for 3 years)
- File fewer claims
- Increase deductibles or drop comp/collision on older vehicles
- Accept used and aftermarket parts when repairing your vehicle
- Talk to your local and state representatives about our tort liability laws
- Bundle your insurance policies with the same agency for discounts

Are you selling your home? We need to know!

Why is it important to tell your agent you're selling your home? The main reason is the insurance policy in place may not adequately cover the home while it is listed for sale and you may be at risk of an uninsured loss!

Another reason is we'd love to help the new buyers insure the home going forward. Tell us who you've listed the home with so we can reach out to the realtor. The faster the buyer can get to closing (they'll need insurance to do

so), the faster the home can be sold.



TRIVIA QUESTION

If you need help with billing/payments, what two numbers do you select when you call in and hear our telephone message? Hint.. use the phone guide included in this newsletter to answer.

Click on the Facebook page link below and answer our trivia question. This enters your name for a prize to be awarded May 1st to one lucky winner! Don't forget to "Like" our page!!



PHONE GUIDE : (843)237-1353

Press **1**

For Client Services, then press

1. New Quote
2. General Policy Questions
3. Policy Renewals and Reviews
4. Billing and Payments
5. Endorsements
6. Mortgagee Inquiries
7. Cancellations
8. Claims

Press **2**

For an Agent, then press

1. New Quote
2. Binders
3. All Other Questions

Press **3**

For Claims

Press **4**

For Marketing

Press **5**

For Dial By Last Name Directory

Allen, Christine (Client Services)
Arcand, Deborah (Sales)
Chandler, Angela (Renewals)
Fretz, Daneen (Marketing)
Jordan, April (Sales)
Keenan, Jody (Client Services)
Lukacs, Stephanie (Client Services)
Marques, Becky (Sales)
Pate, Jim (Administration)

DO WE HAVE YOUR HOME AND AUTO INSURANCE? FLOOD? UMBRELLA? GOLF CART? BOAT?

If not, you could be paying more for insurance than you should!
Learn about multiple policy discounts with our agency. Some discounts are as high as 15%!

GET YOUR FREE QUOTE TODAY! CALL 843-237-1353

WE ARE HERE TO HELP!

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LOOK FOR OUR NEXT E-NEWSLETTER TO BE DELIVERED SUMMER 2019