



A Note from Angela

School's out, the weather's getting hotter and the vacationers have descended upon the Grand Strand. Fun in the sun!!!! I love this time of year when the days are really long so there's plenty of time to pack in all the fun things that come with living at the beach. Our family loves spending time at the beach, especially in the creek – boating, fishing and crabbing. We also love a good creek float (for those of you that don't know what that is... you float along in the creek on a tube or raft with the tide and enjoy splashing around.) With a little more effort, we also kayak and paddleboard. Some folks prefer the river – gliding along the waterway on a pontoon boat or jet skiing. Many still ski and knee board, but the favorite is always being pull on a raft. Back on land, the secondary roads, paths, campgrounds and neighborhoods are packed with golf carts loaded down with beach toys and excited kids (pets too)! And at nights, the restaurant areas are overrun with folks eager to get some tasty, local seafood. Putt putt courses are lined up with patrons hoping to get that last hole in one and the movie theaters are packed with folks trying to escape the heat for a few hours and see the latest summer flick. Ah... Summer!

But don't forget the dangers of the sun – wear a hat and sunscreen. And be careful on the water and roads. This summer edition of our newsletter is packed full of information on how to protect yourself and still have fun. We'll remind you about the dangers and risks of owning and operating toys like boats, jet skis, golf carts, motorcycles, and RVs and how to properly insure them. With the growth in our local population and with all the visitors on our roads and renting our homes during the summer months, it's important that you revisit your coverages for unforeseen accidents and potential financial losses.

But most of all, put down the cell phone and lap top and relax. Unplug the TV and electronics and have fun the old fashion way. Play some cards on the screened porch and grill out. Split open a watermelon and see who can spit the seeds the furthest. Take a long walk on the beach in the early morning or late evening. You may even see a loggerhead turtle crawl (track) or nest! Make some memories with the kids. Your time is the best gift you can give anyone!

Have a great summer and pray we have no storms or floods to spoil our fun!

Angela



**LOWCOUNTRY INSURANCE
WELCOMES
TINA HUDSON - Retention Agent**

Meet Tina Hudson who joined the Lowcountry Insurance Team in March of this year. She moved to the Pawleys Island area in 2015 from North Carolina. She has three children, two daughters and one son. Tina has worked in the insurance industry for 25 years as an insurance adjuster and holds a SC Producer's License. Her new responsibilities as an agent with Lowcountry Insurance will be primarily in our Client Services department handling existing clients' renewals and claims. In Tina's spare time, she enjoys reading.

COMMUNITY SPOTLIGHT



For more than 30 years, Friends of the Waccamaw Library, or FOWL, as it is better known, has been actively involved in promoting, enhancing, and expanding the presence of the library for the benefit of the Waccamaw Neck community. Our activities, most of which are free to the public, entertain, educate, and engage the community, as well as raise funds for the Waccamaw Neck Branch Library. Through FOWL's fundraising efforts, we provide the library with child and adult programming, new books, films, computers, and many other items and services, so all members of our community have a welcoming place to gather, exchange information, enjoy music, arts, and crafts and, of course, read. Some of our more popular activities include:

- July's Annual Book Sale
- Volunteer Fair
- Fall Luncheon
- Classic Film Series
- Current Film Series
- French Film Festival
- Poetry Writing Contest for Students
- Musicians Series
- Technology Education Series

- Holiday Book Sale
- 1st Thursday Presentations

In addition to providing ongoing programming, FOWL also identifies and funds the library's capital-improvement projects, including the purchase and installation of ADA-compliant entry doors and a performance stage, chairs, and tables for the DeBordieu Auditorium. The newest FOWL project is the Big Backyard, which will enhance the library grounds and provide a shady, green space for children and adults to enjoy. The gardens will feature native trees and plants, designed to attract beneficial birds, bees, and butterflies, and will host outdoor educational programs for young and old. This is a substantial (and expensive) project, which will be accomplished over a couple of years. There are numerous funding opportunities, such as honoring loved ones by donating a tree, bench, or fountain.

In order to accomplish our ambitious goals for enhancing the Waccamaw Neck Library, FOWL relies on our energetic and dedicated corps of over 100 volunteers, drawn from our current roster of 450+ library-loving members. Volunteer opportunities include sorting and selling books in the Friends Center, setting up for and working at two annual book sales, helping with various aspects of the Fall Luncheon, baking cookies for events and programs, and many other important tasks.

FOWL memberships start at \$20 for a family/individual, with several higher levels of membership also available. You can join or renew your membership on the FOWL website at www.thefowl.org. For those who prefer human interaction, just come in to the Friends Center in the Waccamaw Library and let one of our wonderful volunteers help you with your membership. As a FOWL member, you are entitled to numerous benefits, including Members Only events, Friends' Night at the July Book Sale, and numerous volunteer opportunities - all in support of the Waccamaw Neck Branch Library.

Today's libraries are about more than just books! Help FOWL keep the Waccamaw Library engaging, relevant, and up to date!

Friends of the Waccamaw Library
41 St Paul Place
Pawleys Island SC 29585



DO YOU NEED GOLF CART COVERAGE?

Golf carts are the transportation of choice along the Grand Strand. They are easy to operate, park and haul the kids without getting sand all in the car! But beware of the rules and regulations in our state, counties and communities. As of November 2018, the SC Department of Motor Vehicles requires the following to drive a golf cart during the day within four miles of your home or business and on secondary highways:



- Obtain a Golf Cart Permit to display on the vehicle and replace it every 5 years (or if you change your address). The cost is \$5.
- You must insure your golf cart for liability throughout the permit registration period with proof of insurance kept with the vehicle at all times. Must be insured like a motor vehicle, not via an endorsement on a homeowner's insurance policy.
- Operators must have a valid driver's license and be at least 16 years of age (no youthful, unlicensed drivers). The driver's license must be in the driver's possession while driving.
- Operate during daylight hours only.
- Must be driven on a secondary highway or street for which the posted speed limit is 35 MPH or less AND within 4 miles of residential or additional address noted on the permit application.
- May cross a highway or street at an intersection where the highway has a posted speed limit of more than 35 MPH.

Other things to note:

- A golf cart needs headlights, tail lights, blinkers – just like any other motor vehicle.
- You can get charged with DUI and/or for having an open container if you drink alcohol while **on** the cart – not just driving it.
- Bike paths are not for golf cart use.
- Report all changes in title to the SC DMV and remove the assigned permit decal from the golf cart upon sale.
- Between 1990 and 2006, there were an estimated 147,696 injuries reported from golf cart accidents – 38.3% of the injuries were from falling off the cart and 1/3 of the victims were children.
- Insurance coverage may not extend to family members or renters who may use the cart while staying at your home.

So what if you violate the law?

Violation of SC's golf cart laws is a misdemeanor punishable by a fine of up to \$100 or 30 days in jail!

From an insurance standpoint, you need to make sure you understand your golf cart insurance policy limits and exclusion. Even if you're not driving far from the home or in a private community that doesn't require the Golf Cart Permit, your insurance policy may still have limitations on who can operate the cart and/or where it can be driven and still be covered by your policy. Golf cart accidents are very common and can be very deadly, not to mention expensive in terms of lawsuits and medical expenses that you can incur as the owner of the vehicle. Have adequate coverage! And not just state minimum liability limits! Ask us if you're not sure what you have or need.

For more information about what the SC DMV requires for golf carts, please visit their website at www.scdmvonline.com.



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 PROPERLY COVERED WHILE ENJOYING SOME FUN IN THE SUN?

These summertime activities don't come without risks. Often times people are surprised by how inexpensive it is to make sure you have the right coverage in place so you enjoy without the worry.

Call us today to discuss.
843-237-1353



WE ARE HERE TO HELP!

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*LOOK FOR OUR NEXT E-NEWSLETTER TO BE DELIVERED
FALL/WINTER 2019*