



A Note from Angela

In these uncertain times, we want to wish nothing but good health, safety and peace to all. If you're like me, you haven't seen this kind of panic in our communities even during hurricane season! But, I read an article recently that took a positive approach to what's going on in the world. It encouraged me to put aside the distractions of life and refocus my attention on my faith, my family and my health. It mentioned now being an opportune time to get outside away from social media/TV/internet and take a walk or ride a bike; a time to focus on my kids, maybe, by playing a board game or shooting a couple of hoops out on the driveway; a time to quiet my mind and heart and reflect on what's important. For many of you, it's the season of Lent which is a time of giving of yourselves and of reflection. Even with social distancing, we can still pray for and be respectful of others, our medical professionals, our leaders, our nation and our world. It's a time of coming together.

At Lowcountry Insurance, we hope to maintain some normalcy in what we're doing for you. Our office is open and fully staffed. We are working remotely and we can be reached via phone, email and internet. We are also encouraging folks to use our carriers' websites to conduct business. In today's environment and in light of the virus outbreak, it's expected that everyone will become more accustomed to communicating electronically with virtually anyone and any business. Our industry is no different. Of course, we are always available to help you communicate and conduct business with your insurance company.

And don't forget... it's Spring! There are many reasons to be thankful and enjoy life's new beginnings and beautiful displays of color! Get outside. Get some sun. Plant a garden. Breathe deep. Stay healthy!

Angela

Manage your account online!
Insurance made easy, anytime, anywhere.

Lowcountry
Insurance



We are making it easier than ever to manage your insurance.

Online access to account 24/7, 365 days

- Most carriers offer online access to your accounts (documents, billing, inquiries)
- Typically your policy or recent invoice will have their websites noted
- Use our website (<https://lowcountryins.com/partners/>) to access most carriers' websites
- Some carriers require the account or policy number to access your information

Filing a claim with carriers directly

- You can file claims with carriers 24/7 365 days!
- Claim contact information is available on your policy

Making payments online or by phone

- Do not mail payments! They get lost in the mail or arrive late. Make payments online or set up on automatic drafts! Discounts usually apply.
- Bill Pay through your bank is great, but your check is still sent through the US Postal Service via regular delivery. They CAN NOT guarantee delivery on a certain date. Set up your expected delivery date at least TEN business days prior to the due date.

Understanding insurance terms and policy language

- Read your policies and review your declaration pages each renewal
- Use our website to help educate yourself about insurance terms (<https://lowcountryins.com/resources/faq/>)
- Visit our FaceBook page for helpful videos on insurance issues
- Call our office if you have questions about your coverages



INSURANCE 101

What do those Homeowners Declaration Pages really say and what do they cover??

Coverage Explanation

Coverage A- Dwelling

- Insures the physical structure of the home up to policy limits from perils like Fire, Lightning, Vandalism, etc.
- Coverage amount excludes Land Value.
- Coverage amount equals the Replacement Cost defined as the “amount of money required to rebuild the insured home in the event of a covered loss”.

Coverage B- Other Structures

- Insures any structures aside from the main home (i.e. swimming pools, driveways, fences, shed pool house, etc.)
- This coverage is automatically part of the Homeowner’s Package Policy.

Coverage C- Personal Property / Contents

- Insures your Personal Belongings (i.e. clothes, furniture, electronic equipment, etc.) from covered perils.
- Personal items like Jewelry, Fine Arts, Computers, etc. have a specified limit unless additional coverage is purchased.
- Scheduled Personal Property, covers specific items for its appraised amount for an additional premium.
- Replacement Cost for Personal Property means that covered items will be replaced for “same like or kind”

Coverage D- Additional Living Expenses

- Covers the insured for any increase in normal living expenses as a result of a covered loss (i.e. expenses related to temporary housing)
- If the home is an investment property rented to others, this coverage becomes “Loss of Rents”.

Coverage E- Personal Liability

- Provides coverages for any legal expenses and medical costs incurred as a result of a lawsuit brought against the insured.(Subject to policy limits and provisions.)
- If the home is an investment property rented to others, this coverage is not applicable; the Owner, Landlord & Tenant Liability Coverage applies.

Coverage F- Medical Payments

- Provides coverage for minor medical costs to an injured person (other than the insured or any member of the household) whether or not you are found legally responsible.

CLIENT SPOTLIGHT

JONATHAN KEYSER LANDSCAPE DESIGN, LLC

Client since 2013

In June of 2012 my family moved to Pawleys Island to be closer to family and embark upon a new season of life at the beach. Starting a business in a new place has been exciting. Whether it was exploring the woods around me, summer camp, or playing golf, I have grown up in the

outdoors. Finding a career working outside has been extremely fulfilling.

Utilizing both my passion for history and landscape, I've been fortunate in having a hand in contributing to the aesthetics of some of the most beautiful & historic pieces of property in Georgetown County. However, spending time with residential homeowners is where you'll find me most.

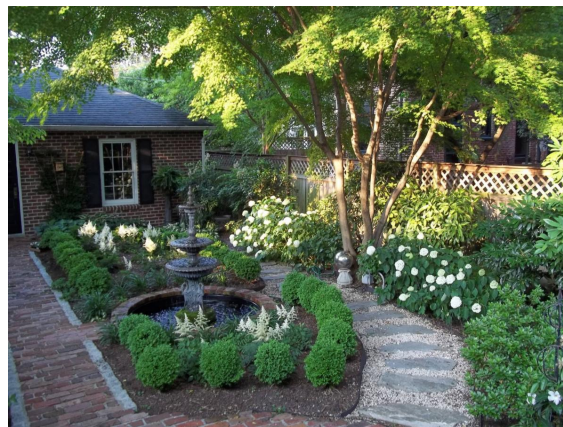


A landscape typically lasts ~15 years. At this point, perennials, shrubs and trees have either outgrown their space, become too high maintenance, or died. The landscape is a huge part of a home's curb appeal.

Whether you are building a new home or re-doing an existing landscape, I specialize in providing actionable steps and options. Since 2003, I have been consulting and designing landscapes for both residential and commercial properties. In addition to having degrees in both History & Horticulture, I am a certified landscape designer (VSLD).

On any given landscape project, I'm typically the first one on the scene. I evaluate the site and then take in to account the customer's goals and desires. Sometimes a consultation discussing some general concepts are all that's needed. Other situations call for a landscape design plan. A design plan is to-scale and helps the homeowner visualize how their yard should look once it's established.

If you are interested in talking with Jonathan about how he can transform your surroundings he can be reached at 804 350-5907 or Jonathan.keyser@yahoo.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 accidents = more claims/lawsuits = higher rates

- 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/manufacturer parts
- Unprecedented weather related claims in last 36 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:

- Sign up for the carriers' telematics programs (some give up to 30% discounts)
- 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

Getting Cabin Fever

101 Fun Things to Do at Home



1. Read books and magazines – pick up that book you've been meaning to read, or download the Kindle app onto your device and check out the huge selection of books on Amazon. There are also magazine apps where you can read digital versions of your favorite magazines.
2. Write a short story or start writing a novel – they say everyone has a book inside of them!
3. Write a poem or song – channel your inner poet or songwriter
4. Create an uplifting playlist on Spotify or Youtube
5. Meditate – there are videos on YouTube as well as guided meditation apps.
6. Learn a new skill
7. Create a mood board or vision board – grab some old magazines, a piece of cardboard (the side of a box will do!), some glue, and a pair of scissors and find inspirational images and quotes and stick them in place.
8. Paint or draw something – there are lots of step-by-step guides online teaching you how to draw
9. Start a Journal – whether it is a bullet journal, an art journal, or just an old fashioned diary to jot down your thoughts.
10. Plant vegetable seeds and start a food garden
11. Do a crossword puzzle
12. Play a board game – check the attic for old board games you've not played for years. Dust them off and play some games!
13. Declutter areas of your house

14. Bake a cake
15. Make a cocktail
16. Sit in your garden/yard and breathe the fresh air
17. Empty your inbox – now is the time to do it and reach inbox zero!
18. Organize Your Photos – whether that is digital ones or processed ones, it's a task you probably have put off because “not enough time”
19. Give yourself a manicure or pedicure
20. Organize your wardrobe – you may not be able to donate right now, but it'll be ready for when you can
21. Do a jigsaw puzzle – either a real one or download an app and solve a digital jigsaw
22. Play a video game – have an old console? Set it up and play!
23. Binge-watch Netflix (or other streaming service!) – pick a favorite show or start something new.
24. Get up and dance like no one is watching – get your groove on! It's good for the soul and keeps you active too.
25. Finish a DIY project you started by didn't have time for
26. Exercise – there are lots of free workouts on YouTube – pick one to your fitness level.
27. Phone or Skype a friend/family member – you may not be able to meet in person, but you can still speak to and see each other online.
28. Play card games – classic card games like Snap, Rummy, Crazy Eights, Go Fish or even Uno. Or why not grab your old Pokemon cards!
29. Watch your DVD collection – if you still have a stack of DVDs, go through and watch them all!
30. Have a nap – sleeping is good, sleeping is healing
31. Plan a dream vacation – life will return to normal, but until then plan a dream vacation!
32. Have an indoor picnic – or even go out into your back garden/yard.
33. Experiment with your make-up – if you stick to the same neutral look, go crazy with your eye shadow palettes and create new looks. YouTube beauty gurus will have lots of tutorials to follow.
34. Build a blanket and sofa fort
35. Scrapbook your old photographs
36. Batch cook and freeze some meals
37. Window shop online
38. Do some yoga – again, YouTube is your friend for tutorials
39. Knit or crochet something – or learn how!
40. Customize an item of your clothing – always fancied yourself as a contestant on Project Runway? Customize an old item of clothing that you decluttered from an earlier item on this list!
41. Read books out loud – reading stories isn't just for kids at bedtime – take it in turns as a family to read a chapter or a paragraph (depending on the book)
42. Turn your video clips into home movies – there are free apps for your phone/tablet that you could try
43. Dress up in your nicest outfit and have a dinner date at home – so you can't get out to a restaurant because they're all shut down at the moment, so set up that date indoors instead.
44. Set up a family scavenger hunt
45. Play a musical instrument – maybe you learned to play one in school and still have the instrument in your attic? Or maybe you bought a guitar and said you would learn how to play it? Now's the time!
46. Have a sing-a-long – singing is good for the soul!
47. Play with Lego – everyone has some Lego in their house somewhere!

48. Take photographs – learn how to use your camera, or get creative with your phone camera. There are tons of opportunities for photography inside your home.
49. Have an at-home spa day – those toiletries you were given for Christmas but not used yet? Open them up and treat-yo-self!
50. Make Soup – soup is easy, quick, and cheap to make
51. Play Charades
52. Construct something from toilet roll tubes
53. Origami
54. Do some coloring – download free online
55. Make a magazine
56. Make cupcakes
57. Face painting
58. Make homemade pizza
59. Do some cross stitch or embroidery
60. Play Poker or Blackjack
61. Film a “Cooking Show” while making dinner
62. Play balloon volleyball
63. Take a bubble bath
64. Go through a list of must-watch movies
65. Go through a list of must-read books
66. Take stock of your kitchen pantry/fridge/freezer
67. Deep clean your house/room
68. Write down your goals and what you will do to achieve them
69. Rearrange a room
70. Experiment with different hairstyles
71. Create an Amazon Wish List
72. Help a neighbor
73. Walk indoors
74. Invent a board game
75. Learn a new language
76. Read a blog
77. Listen to a podcast
78. Go on a Wikipedia trail following a subject you enjoy
79. Make a time capsule
80. Start a blog
81. Play Solitaire with real playing cards
82. Play Yahtzee
83. Draw a Mandala
84. Download a Free Printable Paper Craft
85. Write a letter or email to someone – or even to your future self
86. Bake cookies
87. Plan a dream dinner party – who will you invite, what will you eat?
88. Have a fashion show
89. Paint rocks
90. Listen to an audio book – check out Audible
91. Karaoke
92. Explore Google Earth – much of the world might be locked down for travel, but you can still explore the world virtually
93. Plan a dream road trip – where will you go, what will you see, what will be on your song list?
94. Play “Never Have I Ever”
95. Take a trip down Memory Lane – tell your kids about your childhood, or speak to an older family member (by phone if needs be)

96. Do some crafts
 97. Play pencil and paper games – such as Tic-Tac-Toe, Hangman, Etc.,
 98. Blow Bubbles
 99. Stretch
 100. Play Marbles
 101. WASH YOUR HANDS! – with soap and water for at least 20 seconds.
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Spring Home Maintenance Checklist

Clean Home Exterior:

- Gutters
- Siding
- Decks & porches
- Patio
- Windows & screens

Miscellaneous:

- Check fences
- Seal driveway
- Organize garage & shed
- Test outdoor lighting
- Clean patio furniture & grill

Landscaping:

- Rake leaves
- Aerate lawn
- Fertilize lawn
- Prune shrubs & bushes
- Remove weeds
- Mulch garden beds
- Clean sprinkler system
- Start lawnmower



Follow This Spring Gardening Checklist For a Gorgeous Landscape Year-Round

The garden is waking up, and you're in charge! It's time to start planting, pruning, and preparing your flower beds.

Much like a good spring cleaning after a long winter can help freshen up your house, taking a similar approach to your yard will help you get it back in shape for the warmer months. Even after the snow and ice melts, it can be a little overwhelming to tackle all the work that needs to be done for a picture-perfect spring landscape. Use this checklist to help pace yourself as you get your flower beds and shrubs cleaned up. It's broken down into early, mid-, and late spring so you can plan out your garden clean-up tasks and hit each area of your landscape before summer arrives.

Early Spring

When you're first getting back out into your garden, start with these tasks to build a solid foundation for your spring landscape.

- 1. Check for signs of growth:** Did you remember to plant crocus last fall? They might already be poking their way out of the ground. And if you didn't, you can cut forsythia or magnolia branches before their buds open and force them indoors for some early spring color.
- 2. Prep the beds:** Remove winter mulch from around perennials or, if already well composted, work into the top layer of the soil. Clear away dead leaves or any other debris from winter storms from the soil surface so you're ready to plant.
- 3. Prune:** Now is the time to trim fruit trees if you didn't prune in winter. Prune before buds begin to break into bloom or you'll stress the tree and get a tiny crop (or possibly none). It's also a good time to prune summer-blooming trees and shrubs, like potentilla and butterfly bush, just before they push out new growth.
- 4. Divide perennials:** A good time to divide many perennials is just before their spring growth has begun. Dividing perennials is a budget-friendly way to fill your garden with more plants or share them with friends. It's also good for keeping your existing perennials healthy; sometimes, if your plants grow in a large clump, the middle can thin out after a few years, leaving a bare spot. Dividing the clump will encourage fresh, new growth.
- 5. Perform basic maintenance of hardscaping:** Check stonework for frost heaves, particularly in paths and edging. Check the general condition of your deck or patio and make any needed repairs. Clean off outdoor furniture so it's ready when you are for relaxing after a busy day in the garden.
- 6. Plant veggies:** Hardy, cool-season vegetables, like potatoes, artichokes, peas, and some lettuces, germinate best in cool soil, so plant them in early spring once the soil has thawed. They should be ready to harvest by early summer.

Mid-Spring

Halfway through the season, you should start seeing your spring landscape take shape as more and more bulbs, perennials, shrubs, and trees start growing again and even blooming. And with most of the clean-up done, you can get started on adding new plants to your garden.

- 1. Clean bird feeders:** Some people like to take down their bird feeders in mid-spring and put them away until fall. If you want to leave them up year-round, now's a good time to take them down, wash them out, and fill them up with fresh seed or nectar for

spring.

2. Make notes as you watch the spring show: Some of your spring bulbs should be starting to flower! Enjoy the blooms, and take note of any empty spots where you want to plant bulbs later in the fall.

3. Plant hardy annuals: For some quick color, plant cool-season annuals like pansies or snapdragons around your yard. They also work well in containers to brighten up your front porch.

4. Add new trees and shrubs: The earlier you can do this, the better, so your trees and shrubs have enough time to grow new roots before temperatures start getting hot.

5. Apply mulch: Once you're finished planting, add a fresh layer of mulch around all your plants. If you mulch now before weeds have a chance to sprout, you'll have next-to-no weeding come summer.

Late Spring

In late spring, you can start cleaning up flowers that have already bloomed. It's also time to get planting in earnest to fill out your garden.

1. Deadhead bulbs: Remove spent blossoms from spring-flowering bulbs; this encourages the plants to store energy for next year rather than use it to make seeds. Be sure to let the foliage die back on its own without removing it until it is completely yellow or dried up.

2. Shop for summer annuals: Pick out flats of your favorite summer annuals like petunias, impatiens, and zinnias; remember to pick ones that aren't in bloom yet for stronger plants.

3. Start warm-season veggies: While you're harvesting the radishes and lettuces you sowed earlier in the spring, you can transplant seedlings of warm-season crops like tomatoes, peppers, and all sorts of herbs.

4. Plant summer-blooming bulbs: While spring-blooming bulbs should be planted in the fall, summer-blooming bulbs like dahlias and gladiolus should be planted once there's no more threat of frost. Check your area's average last frost date for a general idea of when to plant these bulbs, then get them in the ground after the last frost once the ground has warmed up.

With this spring landscaping checklist, you'll have one of the best-looking gardens on the block. While there are still a few maintenance chores you should do every season, once you power through these tasks early on, you'll have more time to kick back and enjoy your landscape over the summer.

Article Written by: Better Homes & Gardens February 2020



Hand Sanitizer (WHO Formula)

Can't find hand sanitizer at your local supermarket or drugstore? You're not alone. Local shops sold out of the stuff weeks ago. Fortunately, sanitizing hand rub is easy and inexpensive to make right at home.



The recipe that is recommended by the World Health Organization (WHO). The recipe has been scaled down for home use.

To make 1 1/3 cups of hand sanitizer, mix up the following in a 2 cup glass measure:
1 cup 99% isopropyl alcohol OR 1 cup plus 4 teaspoons 91% isopropyl alcohol...
1 Tablespoon hydrogen peroxide...And 1 teaspoon glycerin. Glycerin is a moisturizer. Look for it in the cosmetics department at drug stores, supermarkets, and health food stores. Add enough water to bring the total liquid to 1 1/3 cups. Mix thoroughly.

Pour, via funnel, the sanitizer into small bottles. You can use squeeze-type bottles, but a spritzer should work as well. The mixture is not as thick as commercial hand sanitizers.

Based on what has been published, the goal is to achieve a hand sanitizer that is 75% isopropyl alcohol v/v. The WHO formula meets this target.

Another Note: Health authorities tell us that hand washing with soap and water is sufficient, providing we scrub thoroughly (including our fingernails) for at least 20 seconds. Still, there are times when you don't have access to soap and water, so bottles of hand sanitizer in your vehicle, coat/clothing pockets or a handbag would be ideal to fend off those nasty germs.

Hope this DIY hand sanitizer post is helpful to you. Please stay healthy and well!

CLASSIC CARROT CAKE RECIPE

DESCRIPTION

This classic carrot cake recipe is moist, perfectly-spiced and made with lots of fresh carrots and a cream cheese frosting.

INGREDIENTS:

- 1 1/2 cups plus 2 tablespoons avocado oil (or vegetable oil, or any mild-flavored oil)
- 1 cup granulated sugar
- 1 cup packed brown sugar
- 6 eggs
- 1 tablespoon vanilla extract
- 3 1/4 cups all-purpose flour



- 1 tablespoon ground cinnamon
- 2 teaspoons baking soda
- 2 teaspoons fine sea salt
- 1 teaspoon baking powder
- 1/2 teaspoon ground nutmeg
- 1/4 teaspoon ground cloves
- 1 pound finely-grated* fresh carrots
- optional: 1 cup chopped nuts or 1/2 cup raisins

CREAM CHEESE FROSTING INGREDIENTS:

- 3 (8-ounce) bricks cream cheese, room temperature
- 1 cup (2 sticks) salted butter, room temperature
- 1 tablespoon vanilla extract
- 1/2 teaspoon fine sea salt
- 6 cups powdered sugar (or more, if needed to thicken)

INSTRUCTIONS

1. Preheat oven to 350°F. Grease and flour three 8-inch round baking pans. (Or to save a step, you can coat them with baking spray, which already contains flour.)
2. In a large mixing bowl, whisk together oil, granulated sugar, and brown sugar until combined and smooth. Add in the eggs and vanilla, and whisk until smooth.
3. In a separate bowl, whisk together the remaining dry ingredients (flour, cinnamon, baking soda, salt, baking powder, nutmeg and cloves) until combined. Gradually add the dry ingredient mixture into the egg mixture, and stir until smooth. Fold in the grated carrots and stir until combined. If you would like to add nuts and/or raisins, stir them in at this time as well.
4. Portion the batter evenly into the prepared baking pans. Bake for 25-30 minutes, or until a toothpick inserted in the middle of the cupcakes comes out clean. Transfer the baking pans to a wire cooling rack and let the cakes cool until they reach room temperature.
5. Meanwhile, to make the cream cheese frosting, combine the cream cheese, butter and vanilla in a large mixing bowl and stir until combined and smooth. (You can either do this with a spatula, or with a hand or stand mixer.) Gradually stir in the powdered sugar and mix until it is completely combined. Feel free to add more/less powdered sugar to achieve your desired consistency.
6. Once the cakes reach room temperature,* use a cake leveler or a bread knife to slice off the rounded tops of the cakes so that they are completely flat on top. Place the first cake on your serving platter, add a large scoop of frosting on top of it, and spread the frosting so that it covers the cake evenly and extends a bit over the edges. Repeat with the second and third layers of the cake. Then use the remainder of the frosting to frost all around the side edges of the cake.
7. Once you're ready to serve the cake, slice it up and enjoy! Or cover and refrigerate for up to 4 days.

WE ARE HERE TO HELP!

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***LOOK FOR OUR NEXT E-NEWSLETTER
TO BE DELIVERED SUMMER 2020***