



A Note from Angela

What a strange and uncertain time we live in right now when our health, livelihood, financial stability, safety and national unity are at risk. I hope that you are all doing well and staying safe.

To protect our employees and our clients, our physical office will remain closed to the public until further notice. However, we can be reached via phone, fax, email or internet. I know for some of you, this impersonal way of doing business is uncomfortable and strange, but it is becoming the normal that we need to embrace somewhat. In fact, the carriers we have placed your business with are also encouraging clients to “get online” and use their websites more often to make payments, view documents and even file claims. Logging on is as easy as logging into your Amazon account. Our carrier contact information can be found on our website at (<https://lowcountryins.com/partners/>). Many of you are already very internet savvy and this way of business doesn't pose a problem. Others may need more help. Regardless, we are available to help you and service your accounts in any way we can.

A few weeks ago, we emailed all clients some very important updates. I hope you all found it helpful information. If you missed it, we are providing this information again in this newsletter. There were some very important tips on how you can save during this time as well as protect yourselves and your property without breaking the bank! Don't miss out on these opportunities.

With all that's going on, let's not forget hurricane season has started with two storms already on the record books. Our website has some very helpful information about how to be prepared for storms (<https://lowcountryins.com/resources/hurricane-preparedness/>). I always encourage folks to have an evacuation plan no matter if it's a tropical storm or Category 5 hurricane. No storm is worth losing your life for. And, if you're properly insured, you can leave town with confidence.

Hopefully, we'll all get through all the storms of life safely. Be safe and make healthy decisions. Enjoy your summer and don't forget the hat and sunscreen!

Angela

IMPORTANT
UPDATES

COVID-19 UPDATE

We hope you are all doing well during this difficult time. Thankfully, we are open for business, but our physical office remains closed to the public for the safety of our employees and clients. We can be reached via email, fax or phone.

AUTO INSURANCE “RELIEF”

If we have your auto insurance, you should be getting auto insurance “relief” refunds for April and May insurance premiums. Please log on to your accounts for updates on when these refunds will be available to you and how they are calculated.

NOT DRIVING CAN SAVE YOU MONEY

During this time when our clients are not driving as much, we encourage you to learn more about how telematics (tracking devices) can save you money on your auto insurance. If your carrier offers it, you may qualify for a discount based on your driving habits. Enrollment discounts are as high as 10% and overall discounts can be up to 50% depending on the carrier. Call us today to find out more.

UMBRELLA COVERAGE FOR LAWSUITS

Do you have adequate liability coverage for lawsuits associated with an automobile accident? Do you know how much coverage you need? Add up what you are worth (your homes, your vehicles, your toys, your savings, your retirement funds, your stocks) and if it is more than your highest liability limit on your auto policy, you need a personal umbrella policy. Most umbrellas cost less than \$250 annually and can be bundled with your auto policy. We can write this for you today!

HURRICANE PREPAREDNESS

We have already had two tropical storms affect our areas and the hurricane season just started (June 1st). Are you ready? Do you know what your hurricane/named storm deductible is if you have a loss? Is it higher than 2% or \$5000? Would you like a quote with a lower deductible?

FLOOD PREPAREDNESS

Storms bring with them lots of rain. Do you have flood insurance for “rising water” losses? If we have your homeowner’s insurance, there is a good chance you can get up to a 12% discount for also carrying flood. There’s a 30 day waiting period so don’t wait to sign up with us!

Call us today. We’re here to help protect you.

Client Spotlight

For Jeff and Dawn Guy, hurricane preparation starts – quite literally – from the top.

Helming their family’s 50-year-old roofing company, **Guy Roofing**, the Guys know firsthand how catastrophic hurricane season can be – and how critical home preparation is.



“Having witnessed the damage South Carolina sustained during memorable hurricanes Matthew (2016) and Florence (2018), we approach storm season with the belief that proper preparation translates to better protection, less damage, and lower flood risk,” remarks Jeff.

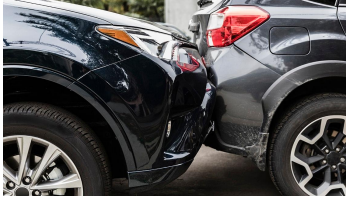
“Particularly in the months leading up to peak storm season, it’s important to refresh the major touchpoints of your contingency plan. Boarding windows, restocking supplies, and updating your family’s evacuation route are key, of course – but one of the best ways to mitigate the risk of potential large-scale damage is roof reinforcement.”

Check out Jeff’s top three checkpoints for a hurricane-proof roof below, and remember: the best protection starts from the top!

1. **CHECK YOUR DECKING:** Roof decking – or sheathing – is the base layer of large boards nailed directly to the rafters. This foundational layer is key to your roof’s structural integrity; if sheathing isn’t properly attached to your home’s frame, high winds can rip the entire roofing system clean off. Ensuring this layer is well-installed is a homeowner’s best armor in combatting a hurricane’s powerful uplift.
2. **BRACE YOUR GABLES:** Gables – the triangular section atop a rectangular wall -- can quickly become weak spots during intense wind conditions. These angular sections are more vulnerable to the inward / outward wind forces hurricanes exert; because they’re the highest portion of a home’s walls, they’re exposed to the highest wind speeds, and thus the highest amount of wind pressure. Because a gable’s weakness lies in its connection (or anchorage) to the rest of the wall, the danger here is an outward collapse; the gable end wall will literally fall out, leaving the roof structure exposed and vulnerable from the side.
3. **STRAP IT ALL DOWN:** Structurally speaking, the connection between the rafters and the wall plate is among the most crucial connections a home has. To further strengthen that connection, strips of galvanized steel (known as hurricane straps) are used to anchor the rafters in place to the wall plate. The resulting reinforced joint between the two can sustain a much greater uplift capacity, and creates a better distribution of wind force between the roof structure and wall frames. This transference means no one component absorbs too much force – which causes weak spots, structural damage, and further vulnerability.

Guy Roofing is a third-generation, family-owned, South Carolina-based

corporation specializing in commercial, residential, and industrial roofing solutions. Founded in 1970 (and currently celebrating its 50th operating year), Guy Roofing is among the most established names in the roofing industry. Though offering services nationwide, the company and family alike remain deeply rooted in South Carolina.



Have you been involved in an accident? Call XYZ Injury Lawyers!

Our local television stations have all sorts of advertisements they run about the “protection” injury lawyers can provide to SC residents. The reason for the bombardment is that our state has allowed large insurance payouts and everyone wants to sue. And with all the growth in our communities, more people are on the highways having more accidents than in the past and more folks are getting sued.

So how do you protect yourselves? Carry higher auto limits and a personal liability policy.

Take this test to see if you need a personal liability policy (aka umbrella policy):

1. **What are you worth? *Prepare a financial statement and determine what your assets are worth.***
2. **What is the highest ‘per accident bodily injury’ limit on your auto policy?**
3. **If you’re worth more than that highest limit on your auto policy, you need to carry higher auto limits and possibly an umbrella policy.**

Umbrellas are relatively inexpensive with \$1million coverage for 1 home, 2 drivers and 2 vehicles costing less than \$200 annually. And, most of you are carrying responsible automobile liability limits of \$500,000 or higher that will automatically qualify you for the umbrella coverage. We can even bundle this coverage with your homeowners or auto policies for discounts.

Don’t wait! Call Lowcountry Insurance today before XYZ Injury Lawyer calls you!

Summer Recipe

Low Country Boil

If you're looking for an easy meal that's very Southern,
you're looking for a low country boil.

Prep Time: 10 minutes Cook Time: 20 minutes



Ingredients

- 5 lbs small new potatoes
- 4 lbs sweet onions - halved
- 4 packages of smoked kielbasa cut into 2 inch pieces
- 12 ears of corn - broken into halves or thirds
- 6-8 lemons - halved
- 5-6 lbs shrimp
- 3/4 cup Old Bay Seasoning

Instructions

- Fill large pot about 3/4 full of water, place on an outdoor cooker and bring to a boil. **2 bottles of beer may be added if desired.
- Turn to a med-high heat. Add Old Bay Seasoning and mix into water.
- Gently place potatoes into pot - cook 10 minutes.
- Add corn, sausage and onions - cook for 5 minutes.
- Squeeze lemons and add to pot along with shrimp - cook for 3 to 4 minutes.
- Drain liquid and dump boil onto a table covered in newspaper.
- Have a little melted butter and horseradish sauce on hand....grab your favorite drink and dig in!

This is a great meal to share with friends and family. Take a picture and share on our FACEBOOK page. Good times and good food always make great memories. Enjoy!!

INSURING THOSE SUMMER TOYS: MOTORCYCLES, BOATS, JET SKIS , RV's & GOLF CARTS

Now that the warmer temps have arrived, people are spending more time social distancing with outdoor activities. Now is the perfect time to enjoy all of your summer toys. Before taking your toys out, think for a moment and consider your insurance. Are you prepared for the possibility of an accident?

Summer 'toys' can include an RV

(recreational vehicle) for your summer travel, a PWC (personal watercraft) like a jet ski or waverunner or boat, or even things like a golf cart, and a motorcycle. Insurance helps to protect you from the risks associated with injuries and damages when using these items.

Insurance helps to protect you in the event of an accident, but your first line of protection is to always take safety precautions when operating your summer toys. Also, taking measures to preventing accidents helps keep your premiums low by minimizing the number of claims you need to make. Insurance protects your purchase, yourself and your guests as well.

Please contact our office to further discuss your insurance needs. Have a wonderful and safe summer and enjoy those toys!



HELPFUL TIPS FOR WALKING YOUR DOG ON THE BEACH

The new Dog Ordinance Requires that they be on a leash from 9AM until 7 PM on all **Georgetown County** beaches—365 days



a year! Please clean up after your dog! The Georgetown County Marine Patrol now uses an ATV vehicle to rapidly patrol our beach. The fine for violation of the new Dog Ordinance is \$250.

Horry County is responsible for approximately 14 miles of public beaches along the Grand Strand. Our portions include the beaches:

- Just south of the town limits of North Myrtle Beach to the Dunes Club in Myrtle Beach (includes Shore Drive, but excludes the town of Briarcliff Acres);
- South of Springmaid Pier to the town limits of Surfside Beach (includes the Myrtle Beach State Park and the campgrounds);
- South of the town limits of Surfside Beach through Garden City Beach to the Georgetown county line.
- Lifeguards are required to be stationed along parts of these beaches from May 15 through September 15.



Town of
Pawleys Island
SOUTH CAROLINA

Dogs are allowed on the beach year round; owners must have a leash in hand, have their dog under voice control and pick up after them.

May 1 through September 30 between 8:00 AM until 8:00 PM, dogs must be on a leash and under complete control, even in the water.

Please follow these rules to make sure your pet is safe and avoid risking a ticket.



What is an AC Drain Line?

Learn How You Can Prevent Water Damage from Your
AC Condensate Drain Line!

Here in the south most of our air handlers are located in our attic space and we can forget the units are up there until we find water staining our ceilings. By this point, the condensate line has become clogged, overflowed into the overflow pan and is now leaking onto the attic floor. How can you prevent this from happening?

- Algae tablets - by placing an algae tablet into the drain pan, you can help prevent algae growth, which causes your drain line to become clogged
- Preventive Maintenance - preventive maintenance often times includes inspecting your drain line and overflow pan, and can include flushing your condensate line
- Install a secondary flood stop - a flood stop is installed on the drain line. When water starts building up in the overflow pan, the floodstop will automatically turn off your HVAC system preventing water from continuing to accumulate.

If you would like to schedule a preventive maintenance appointment to help prevent a clogged line or find water leaking onto your ceiling from the upstairs air handle, contact us today. Our HVAC Technicians will test your system and unclog your drain line, ensuring everything is functioning as it should. In addition, we can install a secondary flood stop to ensure you do not have a water damage again!

Thankful to our client Dependable Service for this helpful tip.

(843)353-6033

<https://www.dependableservice.com>

WE CARE ABOUT YOUR HEALTH!



New information is emerging every day on how the new coronavirus spreads and the best ways to protect against COVID-19. The most effective protections include washing your hands frequently with soap and water and practicing social and physical distancing. However, wearing cloth face masks or coverings in public when social distancing can't be observed does offer protection against spread of COVID-19.

Should I wear a face mask or covering for coronavirus protection?

Yes, if you are in a public place where you will encounter other people, you should wear a mask.

How do you properly wear a face mask?

Your mask should cover your face from the bridge of your nose to under your chin. It

should be loose fitting but still secure enough to stay in place. Make sure you can talk with your mask on and that it doesn't irritate you, so you are not tempted to touch it or pull it out of place, which could put you at risk from touching your face or limit its effectiveness.

Can a face mask prevent coronavirus from spreading?

Face masks help prevent the spread of COVID-19. Because it's possible to have coronavirus without showing symptoms, it is best to wear a face covering even if you think you are healthy. A mask helps contain small droplets that come out of your mouth and/or nose when you talk, sneeze or cough. If you have COVID-19 and are not showing symptoms, a face mask reduces your chance of spreading the infection to others. If you are healthy, a mask may protect you from larger droplets from people around you.

Source: Lisa Maragakis, M.D., M.P.H., an expert in infection prevention, provides guidance based on Johns Hopkins Medicine policy.

We have a small supply of masks available and would like to share with our clients. The first 30 to respond will receive a mask. We will contact you to arrange delivery or pick up. Limit 2 per household. Reply to dfretz@lowcountryins.com.

WE ARE HERE TO HELP!

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*LOOK FOR OUR NEXT E-NEWSLETTER
TO BE DELIVERED FALL/WINTER 2020*