



*A Note from Angela*

WOW! I don't know about you, but I'm ready for 2020 to be over! So much stress, illness, worry and heartbreak. Our nation has been through so much. All the more reason during this holiday season to stop and reflect on what we CAN be thankful for. A change of mindset is what I'm proposing!

To start, we can be thankful that South Carolina has been spared hurricane losses as rapidly changing weather patterns have affected so many other states this year. The losses elsewhere in our country have been so devastating and horrific to witness. Mother Nature has really been very unkind to so many recently.

We should be forever grateful for the 'frontliners' who have set the example of unselfishness – relentlessly giving of time, talents and love to so many in need. Our health professionals have put their lives on the line for others, working endless hours away from their families. Our police and fire fighters have been ready to support and protect our communities. Our teachers and school officials have adjusted quickly to new methods of teaching our children and keeping them safe.

And, our communities have banded together to make the most of closings – businesses, schools, civic organizations and churches – by continuing to support them. Support has come in many forms – carryout orders, curbside pickup, online meetings, phone/text communication, outdoor functions, as well as social distancing in the stores and restaurants.

For me, I am so thankful that our line of work can be done remotely with very little interruption in customer service. In early March, my staff reacted quickly to COVID-19 by successfully implementing our "Business Interruption/Disaster Recovery Plan". All employees have been working from home for more than 7 months now. Our high level of telecommunications has allowed us to remain fully functional and busy servicing your accounts. I'm so proud of our staff and how committed they've been to their jobs and providing you all with the best service available in our area! (I'm a little biased.)

No doubt about it... how we conduct our everyday lives has changed. Change is inevitable, but our endurance and reaction to these changes will make all the difference. This holiday season, I hope we all can look back on 2020 with a sense of gratitude and hopefulness as we prepare for a (healthier) New Year!

As always, thanks for your business!

*Angela*

## ***COVID-19 UPDATE***

While we remain open for business and functioning at full capacity, our physical office remains closed to the public for the safety of our employees and clients.

Ways to stay connected:

- 1) Visit our website [www.lowcountryins.com](http://www.lowcountryins.com)
- 2) Email us [info@lowcountryins.com](mailto:info@lowcountryins.com)
- 3) Call us 843-237-1353
- 4) Like our [FaceBook](#) page
- 5) Set up a Microsoft Teams virtual meeting with one of our staff.



### **DON'T MAIL IT!**

Has anyone noticed that sending something via regular mail is not as reliable as it has been? We have. More and more frequently, we are tracking down lost payments, refunds, documents, etc. Many of you are telling us that you haven't received renewal notices or billings from carriers through the mail.

### **THE SOLUTION???** – USE THE WEB!

Almost all of the carriers that we represent allow you to view your policies, make payments and file claims online. We highly recommend that you do this! Most of the carriers offer this information on your invoices. Our website ([www.lowcountryins.com](http://www.lowcountryins.com)) has links to various carriers' websites. A simple click of the mouse links you to them.

**PLEASE TAKE ADVANTAGE OF THIS MORE SECURE  
AND RELIABLE WAY OF DOING BUSINESS.**

## ***“WHY IS OUR INSURANCE GOING UP?”***

Daily, clients ask us why their homeowner's insurance rates

## continue to go up when they haven't filed a claim?

### Here are the facts:

- 1) Coastal property is inherently riskier to insure than inland property – there's a higher probability of wind and hail losses.
- 2) Prior to 2006,
  - Our coastal communities were growing at a fairly moderate rate.
  - Our state struggled to find carriers that would offer wind/hail coverage on their homeowner's policies at a reasonable cost.
  - Many residents had no choice but to purchase expensive wind/hail coverage through our state windpool or use non-admitted specialty carriers with high rates.
  - Average rates were in excess of \$2500 annually for mid-sized homes insured up to that point.
- 3) Since 2006,
  - Our coastal communities have grown significantly. Horry County is one of the fastest growing counties in the US.
  - Carriers give big discounts for newer homes (stricter building codes).
  - The number of regional coastal carriers that have come into our marketplace and offered reasonably priced homeowner's insurance that included wind/hail has increased dramatically. They were new to these states with a high capacity to grow. Their entry has almost completely eliminated the need to use the state windpool.
  - Many carriers have offered rates less than \$1500 annually for mid-sized homes insured in the last 14 years.
- 4) Many of these regional coastal carriers only do business in hurricane prone states like Florida, SC, Louisiana, Mississippi and Texas.
- 5) All insurance companies purchase "reinsurance" to back their policies and pay claims. During years when there are fewer claims, reinsurance is relatively inexpensive for carriers to purchase – a cost that is passed on to the consumer.
- 6) The number of claims in all coastal states has dramatically increased in the last 5 years.
- 7) Weather patterns continue to change, causing unprecedented, devastating and costly damages to coastal communities.
- 8) Regional coastal carriers are re-evaluating their books of business in growing coastal communities. Contributing factors are new construction/community growth, current exposure/book of business, rising reinsurance costs, and changing weather patterns.
- 9) In order for the carriers to remain healthy, they will raise rates as the contributing factors change the way they do business.

### The bottom line:

What we are seeing in the insurance marketplace is an adjustment in products, services and rates so that carriers can remain healthy and financially able to pay claims. Rates will continue to increase. Carriers will continue to re-evaluate their ability to do business in our state. The market will continue to change.

## How can we help?

- 1) **Client Services support.** Our Client Services staff is available to answer any questions you have about your renewals and advise of other solutions available in the marketplace. Call us at **843-237-1353, option 1.**
- 2) **Educating you the consumer.** We will continue to offer information to help educate our clients about the marketplace. If you have any specific questions that you'd like for us to address in the future, please email us at [info@lowcountryins.com](mailto:info@lowcountryins.com).

**Website & Facebook.** Visit our website [www.lowcountryins.com](http://www.lowcountryins.com) and like our [FaceBook](#) page to stay informed.

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## *Client Spotlight* *Sabrina Query and Whimsy Roost*



### *Looking for a unique gift or a treat for yourself?*

The Whimsy Roost offers an ever changing collection of home goods, accessories and gifts. With the help of family and friends, owner Sabrina Query made her dream a reality when she opened her store in Georgetown, SC in the summer of 2017. Filled with all of her favorite things, Sabrina is passionate about supporting other small businesses by bringing in their products and helping them tell their stories. Located in an old bank on Front Street, the team at Whimsy Roost works hard to offer a little something for everyone with gifts that inspire, make you laugh, and add a little more whimsy to your life.

***Whimsy Roost***

712 Front Street, Georgetown, SC 29440

843-833-8820



## SEASONAL RECIPES

*Good times and good food always make great memories. Enjoy!!*

## *Cranberry Brie Pinwheels*

### **Ingredients**

- 1 pound Brie cheese, rind removed
- 1 package (17.3 ounces) frozen puff pastry, thawed
- 2/3 cup whole-berry cranberry sauce
- 1 large egg
- 1 tablespoon water
- 1/2 cup chopped pecans



### **Directions**

- Preheat oven to 400°.
- Beat trimmed Brie on medium until smooth and creamy, about 5 minutes.
- On a lightly floured surface, unfold 1 sheet puff pastry; spread half the Brie to within 1/2 in. of edges. Spread half the cranberry sauce over Brie.
- Starting with a short side, roll up jelly-roll style.
- Cut crosswise into 12 slices. Place pastries on parchment-lined baking sheets
- Whisk egg with water; brush over slices.
- Sprinkle with chopped pecans. Repeat with remaining puff pastry.
- Bake until golden brown, 15-20 minutes.

### **Nutrition Facts**

1 pastry: 193 calories, 13g fat (5g saturated fat), 27mg cholesterol, 193mg sodium, 15g carbohydrate (2g sugars, 2g fiber), 6g protein.



*This delicious Homemade Apple Cake gives you made-from-scratch bragging rights, while you throw it together in three easy steps. Cinnamon, apples and walnuts are brought together for a warm, spiced fall treat served up with a scoop of vanilla ice cream.*

## ***Homemade Apple Cake***

### **Ingredients**

- 1/2 cup buttered, softened
- 1 cup sugar
- 2 eggs
- 1/4 teaspoon vanilla
- 1 1/4 cups all-purpose flour
- 1 teaspoon baking soda
- 1 teaspoon ground cinnamon
- 1/4 teaspoon salt
- 1 1/2 cups shredded peeled apples (about 2 medium apples)
- 1/2 cup chopped walnuts
- 1 quart vanilla or cinnamon ice cream

## Directions

- Preheat oven to 350°. Spray 9-inch round cake pan with baking spray with flour.
- In large bowl, beat butter and sugar with electric mixer on medium speed until light and fluffy. Beat in eggs, one at a time. Stir in vanilla, flour, baking soda, cinnamon and salt. Stir in apples and walnuts. Spoon into pan.
- Bake 40 to 45 minutes or until toothpick inserted in center of cake comes out clean. Cool 10 minutes. Remove from pan to cooling rack. Cool 10 minutes longer. Serve warm, with ice cream.

## Nutrition Facts

1 serving: 490 calories, 25g fat (13g saturated fat), 115mg cholesterol, 380mg sodium, 60g carbohydrate (39g sugars, 2g fiber), 7g protein.

## TRAVELERS INSURANCE TIP Avoiding Water Leaks While You're Away

When you think of water damage, you probably think of torrential rain and other storm-related losses. But most water damage that homeowners experience is the result of leaks in pipes and connections, frequently due to maintenance issues. When this happens while you are away or on vacation, it can be especially disastrous. Here are some tips to consider to help you avoid heartbreaking damage to or loss of your property:



**1. Only Run Your Appliances When You're at Home – and Awake :** Appliances, as well as their supply lines, can fail at any moment, and turning them on before leaving the house creates a significant risk. Try thinking of your water-related appliances as you would think about your stove or oven. Just like you wouldn't leave your oven on when you walk out the door, don't start your appliances before leaving the house, either – whether it's your dishwasher, your washing machine or some other appliance.

**2. Install Leak Detection Sensors:** Leak detection sensors can be an easy and affordable way to get early warnings of potential water problems throughout your home, helping you to avoid major damage. Though more comprehensive models require professional installation, there are a number of products you can install yourself. These are placed in strategic locations where water releases may occur. Alerts can be sent to your smartphone for real-time updates.

**3. Set Up Automatic Shut-Offs:** Some leak detection systems are equipped with automatic shut-off capabilities, which are designed to shut down water flow when a leak is detected.

**4. Know Where Your Shut-off Valves Are Located (and How to Shut Off Water to Your Individual Appliances):** It's important to know where your main water shut-off is, as well as where the individual supply shut-offs are to your appliances and fixtures, including your washing machine, dishwasher, toilets and sinks. You'll want to know where the shut-off valves are so that you can isolate a leak when it occurs and help minimize the damage to your home.

**5. Keep the Heat on if You're Away in the Wintertime:** If your home is in a cold climate (or it's just winter), keep your heat on in the house – even if you'll be away for an extended period of time. Pipes in exterior walls can freeze if the heat is not properly maintained in your home. Set the temperature at 55°F or higher to help keep the interior of the floor and wall cavities, where the water piping is probably located, above freezing temperatures.

Pipes are under pressure, and when a frozen pipe thaws, water damage can occur very quickly. Leaks that occur on upper floors will damage floors below, as water follows the path of least resistance.

**6. Consider Shutting Off All Water if You'll Be Away for an Extended Period of Time:** Many homeowners don't think of this, but if you're going to be away from your property for a long span of time, consider shutting off the main water valve before you leave - just be sure to consult a professional about shutting off your main water valve, as well as any other steps you may wish to take if you're planning to be away for an extended period of time. If you can't shut off the main water valve, consider shutting off individual water valves to major appliances and fixtures.

#### **7. Maintain Your Appliances and Fixtures**

The older the house and plumbing system, the higher the probability of a water-related loss. Most water-related damage stems from general wear and tear. As an example, you should be diligent about replacing the supply lines and valves around your sinks and toilets. Some supply lines are only designed for five or 10 years, but some people keep them until they fail, long after the designated life span. These components are relatively easy and inexpensive to replace.

**8. Conduct Regular Visual Inspections:** If you notice a drip or signs of a leak, or other potential plumbing problems, immediately call a professional. Regularly inspect your exposed pipes and plumbing parts for signs of corrosion, cracks, deposits, discoloration and other indication of wear and tear. If you do find something amiss, get a full checkup of the home by a professional. It may be an indication that you should do a more thorough assessment of your other plumbing components, because they may be just as old or as compromised as the part that failed.

**9. Be Careful With DIY Repairs:** Some small plumbing parts can be replaced without the help of a professional, but if you do go this route, follow the instructions carefully. You'd be surprised at how specific some of the installation requirements are for different fittings. Over-tightening or improper installation are common causes of water losses.

**How to Protect Your Home While on Vacation: A Home Water Safety Checklist**

Planning to leave your house for an extended period of time? Here's what Travelers specialists recommend doing [before you travel](#) to help prevent water-related damage:

- **Shut off your main water valve** or, at the very least, the valves to individual appliances, such as your washing machine and toilets. Before shutting off your main valve, always consult a professional.
- **Set your thermostat properly.** If it's cold, make sure your home will get continuous heat while you're away (maintain a minimum temperature of 55°F).
- **Install smart leak detection sensors.** These will alert you if a water leak occurs while you're out. Make sure you have a neighbor or friend on call in case it happens.
- **Check that your sump pump pit is clean and clear.** [Test your sump pump before leaving, to make sure that it's functioning properly.](#)
- **Do a quick visual once-over of your exposed plumbing.** If you spot any discoloration, cracking, deposits or other issues, immediately call a licensed professional.

### **Water Does More Than Damage Your Home**

At the end of the day, it's important to remember that plumbing complications don't just damage your home and the things inside it. When serious exposure occurs, it can also uproot your life as you know it. You may have to live elsewhere while your home is repaired, and you might find yourself, your loved ones and your pets displaced for a significant amount of time.

Be proactive about protecting your home; know how to maintain and care for its systems, and be especially careful when leaving the property – even if it's only for a few days. Finally, [contact your local independent agent](#) or Travelers representative to [make sure your home is covered](#) if damage does occur.

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