

Seibert Insurance Agency Newsletter

June 2011

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Insurance Quick Tip

An annual policy review can ensure that your insurance coverage is keeping up with your needs.

For a FREE policy review call us at 813-960-4672.

Employee Spotlight

Name: Karyn Roeling
Title: Vice President



Q: What do you like most about your job?

A: I enjoy meeting new people and helping them with all of their insurance needs by explaining coverage options and making recommendations to help protect their family and/or business.

Q: What do you like to do in your spare time?

A: I enjoy reading, waterskiing, spending time with family and

Protect You, Your Family, and Your Property this Hurricane Season



Hurricane season has officially begun and it is essential that you are properly prepared.

U.S. government forecasters expect three to six major hurricanes during the 2011 hurricane season which officially began June 1. No major hurricane has made a U.S. landfall in five years, but forecasters are warning U.S. coastal residents that odds are diminished that they can't expect a sixth straight year without a major landfall on either the Atlantic or Gulf coasts.

To prepare for the hurricane season:

1. **Make sure you have enough coverage and the right type of policy.** Get enough insurance to rebuild your home and replace all your personal belongings. Be sure your policy includes replacement cost coverage which replaces your property at today's value, without depreciation. Also, ask about flood insurance. Flood damage is not covered under standard home insurance policies.
2. **Create a home inventory.** Maintain an up-to-date inventory of all of your personal property. To make this task simple, visit [KnowYourStuff.org](http://www.knowyourstuff.org).
3. **Prepare an Evacuation Plan.** Plan ahead and practice so that your evacuation is safe, smooth, and fast. Have the following ready to go: medicines, emergency supplies and copies of your home inventory, insurance policies and other important documents.

Protect yourself, your family and your property this hurricane season. (2010, June 10). Retrieved from <http://www.iii.org>

Kay, J. (2011, May 19). *Hurricane season 2011: u.s. predicts 3 to 6 major atlantic hurricanes.* Retrieved from <http://www.huffingtonpost.com>

Irresponsible Dog Owners Endanger Others and Their Assets

Dog bites accounted for more than one-third of all homeowners insurance liability claims paid out in 2010. Homeowners with dogs are at an increased risk of being sued due to a dog bite.

Some homeowners and renters insurance policies typically cover dog bite liability, however once a dog has bitten someone, your insurance company may charge a higher premium or exclude the dog from coverage.

A single lawsuit - even if the dog owner wins - can end up costing hundreds of thousands of dollars in legal fees and lost wages.

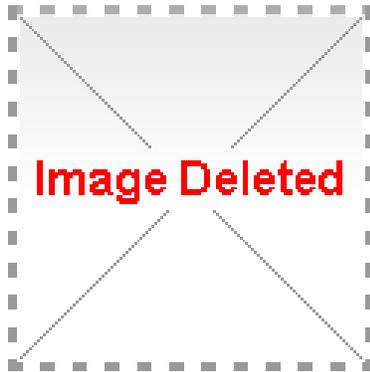
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Therefore, it is recommended that dog owners consider purchasing a personal excess liability policy. Also, known as an umbrella liability policy, this may protect against personal liabilities, such as dog bites, that could impact a substantial portion of your assets.

In addition to an umbrella policy, to reduce the chances of dog biting someone, the following steps can be taken:

- Research or speak with a professional to learn the most suitable breeds for your household and neighborhood.
- Spend time with a dog before buying or adopting it.
- Never leave infants or young children alone with any dog.
- Have your dog spayed or neutered, because study shows they are three times less likely to bite.
- Socialize your dog so it knows how to act with other people and animals.

Call or [email](#) us today to make sure you have this important animal liability coverage on your policy.

Lawsuits bite: irresponsible dog owners endanger others-and their assets. (2011, May 11). Retrieved from <http://www.iii.org>

