

MAY
2022



FGIAB ADVISOR

BI-ANNUAL NEWSLETTER

CONTENTS EDITION

Are you covering your assets?

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CONTENTS INSURANCE

You probably can't imagine life without a television, washing machine or laptop computer, which is why it makes sense to insure the contents of your home. Contents insurance – unlike building insurance – isn't compulsory, but most of us would struggle to replace our precious possessions if they were stolen or damaged by fire or a flood.

What Does Contents Insurance Cover?

Contents insurance covers your home contents against loss or damage by theft or attempted theft, fire, explosion, lightning or earthquake. It will also insure against water leakage, storm or flood damage.

Insurers define 'contents' as the sort of things you would take with you if you were to move, these include furniture, clothes, electrical items, money and jewelry. Contents insurance also covers some fixtures such as carpets and curtains.

There are broadly two types of cover. Most policies these days are 'as new' or 'new for old', which means that if something is damaged, the insurance will pay the full cost of repair. If something is stolen, the payout will be enough to buy the equivalent new item. Check your policy details, as some items, usually clothes are not covered on a new for old basis.

How Much Contents Insurance Cover Do I Need?

The 'sum insured' is the maximum amount the policy will pay out if the contents of your home is completely destroyed, so it is important to get the figure right.

It can help to go through your home room by room and make an inventory of your possessions – they will probably add up to more than you think. Don't forget to include items that are in the loft or stored outside in the garden and shed.

Make sure the sum insured is kept up to date. Your insurer might link the policy to inflation, but you will need to contact your insurance agency if you purchase a particularly valuable item.





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DINING ROOM VALUE

Dining Table/Chairs _____
 Buffet/China Cabinet _____
 China/Crystal _____
 Flatware/Silverware _____
 Linens _____
 Artwork/Décor _____
 Misc. _____

KITCHEN VALUE

Table/Chairs _____
 Small Appliances _____
 Microwave _____
 Refrigerator _____
 Stove _____
 Dishwasher _____
 Cookware/Bakeware _____
 Dishes/Glasses _____
 Flatware/Knives _____
 Linens _____
 Misc. _____

MASTER BEDROOM VALUE

Bed & Mattress _____
 Dressers/Nightstands _____
 Lamps/Light Fixtures _____
 TV/Electronics _____
 Linens _____
 Artwork _____
 Misc. _____

OTHER BEDROOMS VALUE

Bed & Mattress _____
 Dressers/Nightstands _____
 Lamps/Light Fixtures _____
 TV/Electronics _____
 Linens _____
 Artwork _____
 Misc. _____

BATHROOMS VALUE

Linens/Rugs _____
 Electronics _____
 Accessories _____
 Artwork/Décor _____
 Misc. _____

FAMILY ROOM/LIVING ROOM VALUE

Sofas/Loveseat _____
 Coffee/End Tables _____
 Lamps/Light Fixtures _____
 Artwork/Décor _____
 China Cabinets _____
 Antique Furniture _____
 TV _____
 Stereo/ Speakers _____
 Carpeting _____
 Draperies/Blinds _____
 Misc. _____

WARDROBE (FOR ALL) VALUE

Clothing _____
 Shoes _____
 Jewelry _____
 Purses/Accessories _____
 Misc. _____

GARAGE VALUE

Washer _____
 Dryer _____
 Sports Equipment _____
 Gardening Equipment _____
 Golf Clubs _____
 Bicycles _____
 Luggage _____
 Patio Furniture _____
 Misc. _____

OTHER ITEMS VALUE



Stock-in-Trade Insurance

Stock-in-Trade Insurance is comparable to contents insurance but is more geared towards commercial businesses to protect their assets. This policy can cover the replacement cost of goods, materials, and/or products that your company sells - if they are lost/destroyed after an unforeseen disaster or theft. Also, with some stock policies it is possible to include machinery, tools, and business equipment.



Public Liability Insurance

Public Liability covers (you as the insured) against legal liability which may arise from a negligent act to third parties - which may cause death, accidental bodily injury, and accidental loss of or accidental damage to property with carrying out work in connection to the insured's business.

Employer's Liability Insurance

Employer's liability covers (you as the insured) against legal liability for death, bodily injury, sickness, or disease to employees arising out of or during their employment.

Plate Glass Insurance

A plate glass policy (also referred to as glass insurance) typically covers for the breakage of glass products - such as windows or doors that are damaged or destroyed accidentally. It is a type of property insurance that is often purchased to cover large areas of exposed glass, such as storefront windows or doors. It can also cover lettering and signs that are affixed – only unless such breakage is caused by or consequent upon the breakage of the glass to which such signs and letterings are affixed.

Money Policy

A Money policy generally covers “all risks” of loss, damage, or destruction to money (i.e. cash, bank notes, currency notes, cheques that are in the custody of the insured or for which the insured is responsible during the course of their business - e.g. while in transit, in a bank night safe, in custody of a security company or professional carrier etc.



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TESTIMONIALS



Good afternoon Mrs. Thompson,

Trust that all is well, I have had the pleasure and satisfaction of the service from your claim's department. I am a resident of Palmetto Point, Eleuthera who had submitted a claim for roof damages to my restaurant, the claim was handle in a professional and pleasing manner. The turnaround time for processing was completed in a timely manner and for the service that I was given endorse my confidence in your company.

I want to say a heartfelt thanks for all the assistance that was provided.

Kind regards,

Correnine Bethel
Owner of Mate & Jenny's Restaurant

"To have to deal with the negative myths of an home insurance claim in the middle of a great loss during Hurricane Dorian wasn't something I was prepared for. Thank you to your claims department who proved this myth to be wrong. They stepped right in and extended their hands to lift us up and not further put us down. To my surprise, you reached out to me in an email shortly after the storm, when phone and power services was still down and advised on the necessary steps needed to be taken and you started that journey with us. This became a smooth process and the claim was satisfied in a timely manner. I was very impressed with the professionalism of the company. I have already recommended your quality service to others."

- Israel & Nadine Pinder (Freeport Clients)



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WORD SCRAMBLE

Unscramble the letters within each rectangle to form to reveal the letters that make up four words. Rearrange the boxed letters to form the mystery word, which completes the gag!

SCRAMBLERS

MARKET

S K T O C

COST

M R P E I U M

ARTICLE

E C A L U S

ARTICLE

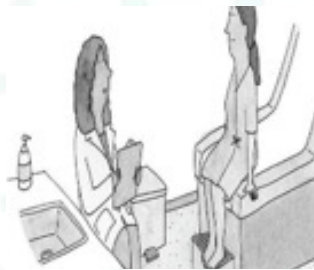
V A C O G E R E



“Looks like you’ve been watching the _____ market very closely”



“I can’t meet you at the course until I cut the grass Ted. Helen sold my clubs to pay our home insurance _____”.



“I’m sorry, stress isn’t covered by this policy. Check the _____ section”.



“Ma’am, I would like to discuss flood insurance _____”.