

INSURANCE BUYER BEWARE

If you are considering placing insurance with a new insurance company - you might want to ask the following questions:

- ✓ What is the Capital Surplus of the Company? (Be sure to compare that to the amount of insurance at risk and reinsurance)? Note: the Florida Insurance Guaranty Association covers only the first \$500,000 of any home in the event of an insurer's insolvency.
- ✓ Is it A.M. BEST A rated? Is the rating offered acceptable to your mortgage company?
- ✓ For a "non-profit" reciprocal company have they placed in WRITING what their affiliated management company is charging for management fees?
- ✓ What happens to member capital accounts if coverage is cancelled?
- ✓ Is there a better option available in the market?

If you have a Citizens Policy with a home replacement cost over \$1 million, the policy will be cancelled by July 1, 2008.

We have superior A + Rated admitted and surplus lines options available for consideration.