

April Newsletter

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April 2017 Issue #4

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A Moment With Dianna



WILDFIRES!



In the famous words of CCR, 'Have you ever seen the Rain? We can say lately, that rain is nonexistent and several 100 wildfires are burning in Florida burning many acres and making it difficult for people with asthma, COPD, and a few other illnesses due to the smoke.

We have no control over the weather, but there are many things we can do to help avoid spreading fire as well as be prepared to evacuate if we are in one of those areas of danger.

Here are a few tips:

1. Clear leaves and other debris from gutters, eaves, porches and decks.

April is full of so many blessings in our family! We have lots of people who celebrate birthdays in this month including mine and Virginia's birthday. Just in case you are asking, we just turned 21 again.

Every year I wonder what I did to deserve so many of the wonderful friendships that have been in my life. Some of those friendships go back to first grade and are still going strong to this day! Thanks to Facebook we can keep up with one another every day.

But one person who has been there through my kids growing up in their teenage years, held my hand when we lost family members, given tears of joy and laughter, and wiped away many tears of pain has been Virginia. She was there during every battle I faced to fight along with me and there to celebrate each victory.

Virginia was there as we buried many family members and friends' way to early. She was there to drive an RV to Tennessee and bring my kids, grand-kids, and a grand puppy home when Greg and I got married Thanksgiving Day 2013. 13 hours on the road with two babies my kids, and a dog! Now that is a true friend!

My life over the past few years has been a well-documented roller coaster and while Virginia hates roller coasters as much as I do, she jumped on board and rode them with me so I did not have to ride alone.

Many times I thought I would buckle under the strain of what was happening in my life but through it all I can thank God for sending Virginia to be my best friend. He knew life was going to get sticky and she would be the one strong enough to hang in there with us over those tough and chaotic years. Some of the worst days of my life gave me some of my biggest and best blessings. It gave me Virginia and for that I would not change a thing.

There is not enough gold in this world that could match up to Virginia and what her friendship as meant to our family.

So happy birthday month Virginia! You are deeply loved and appreciated! I look forward to the next 15 years of our friendship! Whatever it

This prevents embers from igniting your home.

2. Remove dead vegetation and other items from under your deck or porch, and within 10 feet of the house.
3. Screen or box-in areas below patios and decks with wire mesh to prevent debris and combustible materials from accumulating.
4. Remove flammable materials (firewood stacks, propane tanks) within 30 feet of your home's foundation and outbuildings, including garages and sheds. If it can catch fire, don't let it touch your house, deck or porch.
5. Wildfire can spread to tree tops. Prune trees so the lowest branches are 6 to 10 feet from the ground.
6. Keep your lawn hydrated and maintained. If it is brown, cut it down to reduce fire intensity. Dry grass and shrubs are fuel for wildfire.
7. Don't let debris and lawn cuttings linger. Dispose of these items quickly to reduce fuel for fire.
8. Inspect shingles or roof tiles. Replace or repair those that are loose or missing to prevent ember penetration.
9. Cover exterior attic vents with metal wire mesh no larger than 1/8 inch to prevent sparks from entering the home.
10. Enclose under-eave and soffit vents or screens with metal mesh to prevent ember entry.
11. Practice your evacuation plan with your family. It will save your life. Insurance can replace your stuff, but not your family.

You can learn more on how to protect yourself by checking out www.firewise.org for more tips.

The Truth About Flood



the next 15 years of our friendship! whatever it may be, I know we will face it together!

Sincerely,
Dianna

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"You don't buy life insurance because you are going to die, but because those you love are going to live."

Business Spotlight



Gaby Harris, Independent Associate

Americans and their families face a myriad of legal issues on almost a daily basis.

Working Americans typically experience at least one significant legal event in the past 12 months and 90% say they do not have any form of legal insurance.

At LegalShield, we make seeking out the help of top rated attorneys not only affordable but easy to do!

Imagine if your Auto Insurance Agent called you and informed you that for \$20 a month you could add a unique rider to your auto policy



Flood insurance has been the center of attention over this past year due to the rate increase, changes in flood zones, and the entrance of a private carrier who offers a better price but has a few draw backs.

It use to be said that 'flood insurance is flood insurance' as far as price goes regardless of the insurance carrier. That is not necessarily true anymore.

Here are a few things to think about as the hurricane season approaches and the possibility of flooding will occur.

1. You may be paying too much for your flood insurance due to a mistake made by the agent. I can't tell you how many times people have ask us to quote their flood and we have found significant mistakes made that had cost the insured hundreds if not thousands of dollars over the years. Call us for a FREE second opinion.
2. If you live in Florida, you do live in a flood zone! 25%of flooding that occurs is in a zone that is in a low risk flood zone. Flood insurance is a necessity and very inexpensive for those living in a preferred flood zone.
3. Please do not depend on FEMA to pay for your flood damage. There are certain specific requirements that must be met before FEMA can step in and FEMA money must be repaid. It is a complete MYTH that FEMA is free grant money. It is a loan! Getting flood insurance is tons cheaper than depending on the government to step in and take care of the damages to your home done by flooding.
4. TypTap is offering flood insurance at a significantly lower rate than the National Flood services, but you need to know the risk of switching and how it could affect you in the

add a unique rider to your auto policy.

This rider would cover you in the unlikely event that you or any covered driver on your policy was involved in a motor vehicle accident **that resulted in a fatality.**



If that person was charged with vehicular homicide or negligent manslaughter their entire legal defense would be covered* would you say, **"Yes, please add that rider."?**

This is just a part of the legal services and benefits our members receive when they become a LegalShield member. **Other benefits include:**

- Advice on an unlimited number of issues - talk to an attorney about anything you want for as long as you need and never get a bill.
- Letters and phone calls made on your behalf
- Document and contract review
- Your Will, Living Will and Healthcare directive are also included...**and more - - All for less than \$1 a day.**

**certain criteria apply*

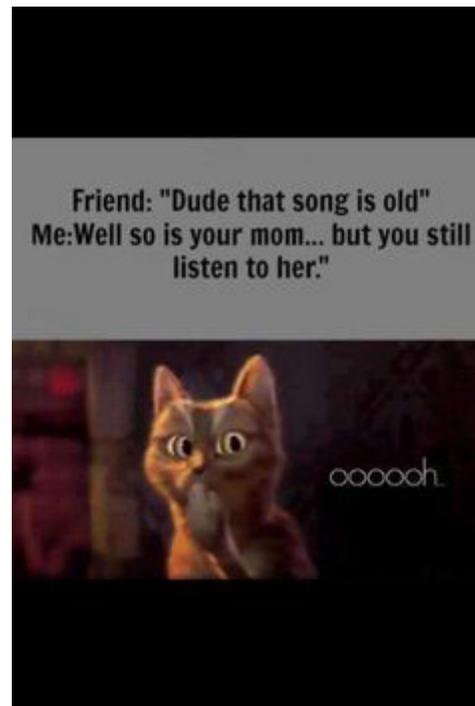


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future. You could lose your flood subsidy if you have to go back to the National Flood program for some reason such as cancellation/nonrenewal, and the rates will much higher. It can be a gamble, but a gamble you are willing to take to save money now.

Flood insurance has changed tremendously in the past few years and not everyone is up to speed on the new rules and regulations. Virginia Rigo, owner of Florida West Insurance has spent many hours taking extra classes to learn about all the flood options and new guidelines. Give her a call and make sure you know the truth about flood insurance and have the best price possible! 813-886-4446 or email her at virginia@floridawestinsurance.com





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We send important information and tips to our friends and customers.

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