

# August Newsletter

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**August 2017 Issue #6**

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### ***A Moment With Dianna***

In 2010, we welcomed our first grandson, John Preston aka 'Tre', and then again in 2012 came Tommy our little mini me and then in 2016 we were blessed with Ashton who makes the coolest cheesy faces when he knows we are taking pictures. All of the boys are our world and they are deeply loved and they are ALL boy which makes for a lively household! We were just

## Business Spotlight



My name is Tammy Kulakowski and I work for the **BEST** Emergency Service Restoration Company in the Tampa Bay Area. **MASTER RESTORATION** handles anything and everything that has to do with your homeowners or business. We are located in Clearwater but cover the whole Tampa Bay Area. I have been in the insurance industry for over 30 years and I have to say that **MASTER RESTORATION** is the most honest and professional restoration company out there. **Master Restoration** is an A+ rated company. The owner and the entire staff are all committed to go above and beyond. It's all about helping people in a time of need.

missing one thing. **A GRANDDAUGHTER!**

June 17 of this year gave us our sweet Savannah Rose ! I was lucky enough to help welcome her into this world with her other Nana and watch as my baby boy became a dad.

How amazing is it to watch your children become parents themselves and as they begin a new journey changing from a two person family to 3. They are amazing parents. Dad put on Savannah's first diaper, and whispered to her calmly as she let us know she was ticked off about being outside in all the bright lights! Savannah has great lungs! It was truly a beautiful day! One I personally had been waiting on for 9 years!

**Please welcome Our Savannah Rose !**

Grandkids bring you into a sweeter, slower present. They show you the future at a time when a lot of your friends are thinking about the past. And they take you back to childhood--theirs, the Parent's, your own: a three-time admittance to wonderland.

*Adair Lara*



**Dianna L Rochelle**

**Florida West Insurance Inc**

We thrive on being professional, knowledgeable, honest and doing the right thing. WE PUT PEOPLE BEFORE PROFIT!

**Our mission is: TO BE A DEVOTED HERO TO OUR COMMUNITY WHEN DISASTER STRIKES 24 HOURS A DAY 7 DAYS A WEEK**

**MASTER RESTORATION** works with all Insurance carriers and will also work with you on a self-pay. Deductibles are quite high these days so should you have a small loss that might be under your deductible we can help you without you having to turn in a claim and pay out of pocket that large deductible. Should your claim be large we can also walk you through the process and help you file a claim.

**PLEASE CHECK OUT OUR WEBSITE AND THE REVIEWS ON FACEBOOK THAT OUR PREVIOUS CUSTOMERS HAVE SHARED ABOUT US!**

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**Sinkholes and Catastrophic Loss (continued)**

4. Please read your policy carefully as it pertains to sinkholes and catastrophic loss. Any questions or concerns please give us a call.

5. If you have more questions about

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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."***

**Sinkholes and Catastrophic Loss**

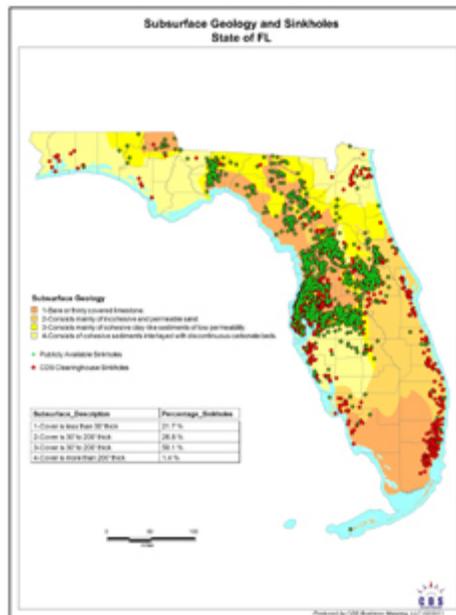
We have all watched in horror as one of the largest sinkholes ever noted in Florida destroyed two homes, a boat and put a lot of fear into the neighborhood about their homes, water safety and a horrible smell to add to the nightmare. Thank God there was no loss of life.

The conversation of sinkholes has brought out some great questions and a few crazy answers. I wanted to take this time to answer a few of those at this time in the event a sinkhole affects your areas.

1. Yes insurance will coverage catastrophic loss. When your home is unsafe to live in or condemned due to a sinkhole then yes the home insurance will cover it. That is if you have home insurance.
2. There are older policies that still have sinkhole coverage and not just catastrophic loss coverage. If you are one of those lucky people, I would advise you NOT to let that policy lapse.
3. I have heard other agents talk about their ability to get sinkhole coverage for an insured. Yes, you can try and have the testing done through a sinkhole inspection company and then get it submitted to the carrier but that does not guarantee they will add the coverage. It is not necessarily a quick process and we have found the majority of the time the answer is still no.

5. If you have more questions about sinkholes versus catastrophic loss please go to this link offered by the Department Of Insurance.  
<http://www.myfloridacfo.comhttp/Division/Consumers/understandingCoverage/Guides/documents/Sinkholes.pdf>

We can insure homes if they have had a prior sinkhole claim, even if they have not been repaired. If you have been one of those unfortunate families affected by a sinkhole claim, please give us a call and we can find coverage for your home. We can offer good coverage at a reasonable price and give you back your peace of mind.





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

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