

July Newsletter

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Florida West Insurance



July 2018 Issue #9

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A Moment With Dianna

This past year and half we have spent an enormous amount of time in Tennessee. It has been something we have had to do but also a trip I look forward to since it is the small town my husband and I grew up in most of our lives.

My granny will be 90 years old July 4th and we will go home to celebrate her birthday this month. I'm very blessed to still have her and both of my parents still alive and healthy. She lives with my parents now and that leaves her

Business Spotlight



Master Restoration

We are good friends to have by your side. We will coordinate the entire restoration process — from cleanup through repairs and filing your insurance claim without the use of an AOB (Assignment of Benefit). We want to be sure that all phases of the job are completed properly.

Master Restoration provides complete loss management and restoration services to residential and commercial properties in the Tampa Bay area. Regardless of the nature of the loss – fire, water, mold infestation,

home open for us to stay in while we visit.

It's a small home but every room is packed with furniture passed down from many generations, the iron bed we rest on was my great grandparents bed, the quilts were made with love by many hands on a quilting bed that is located on the ceiling of the old farm house where my Papa raised 6 children .The walls covered with pictures of loved ones that have passed and of course pictures of us grandkids that granny so lovingly cared for in every way a child could be blessed with during our life.

I don't know how I got to be so lucky to have so many amazing people to be present and invest their time and wisdom on to me but I won the lotto in family love. Sometimes after the baby goes to sleep, I go sit on the front porch and listen to the sounds of mom's wind chimes and look at the many stars in the sky. It's not something we see here in Florida as much but at home the stars shine bright. Crickets, frogs and whippoorwill birds all singing me a lullaby and in that time all is well. Wish I could bottle that up and bring it home to Florida.

Lately, that time on the porch has been praying about things in my life that are weighing heavy on my mind and asking God to give me the strength to endure the task ahead. Sometimes we forget that God is not some guy in the sky that watches and waits for us screw up so he can punish us. He is the loving God who sees us every minute of every day and knows us better than we know ourselves. God knows the pain we feel at the loss of a loved one and is there ready to comfort. He knows the joy and love we feel when we become parents and then disappointment we feel when our children do wrong. We love our children even when they do wrong, just as God loves us even when we disappoint. We are not perfect and God's grace is sufficient for all wrong doings. His love is sufficient to comfort me in times of trouble or trial as well as during times of deep grief.

So as the time nears to the time of this heavy heartbreaking task, I look to my Lord for comfort. for neace and for wisdom to accent

tornadoes, hurricanes or trauma scenes.

Master Restoration's recovery team provides hands-on expertise to ensure the smoothest and fastest path back to normal. We have the capability to respond to a loss anytime and the preparedness to commence restoration immediately, regardless of the magnitude of the loss.

We are committed to excellence in providing the services necessary to minimize physical damage and business interruptions ensuring a successful restoration. We value our customers and guarantee their satisfaction.

Master Restoration uses the latest technology. Our technicians are IICRC and IAQA certified, and follow the S-500 guidelines. We work with all major insurance companies and provide the essential documentation they require as we work.

Call Us Now

727-228-1619



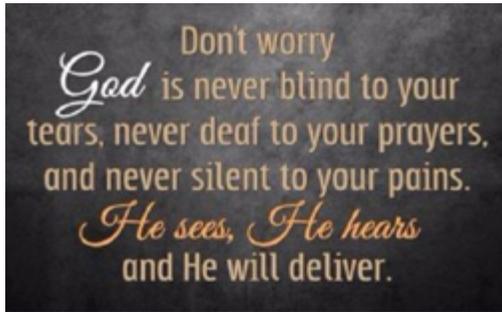
www.masterrestorationservices.com



...sincerely, for peace and for freedom to accept that he has a better plan.

As the gospel hymn says 'When sorrow like sea billows roll, whatever my lot. Thou hast taught me to say, it is well with my soul.' That hymn was written by Horatio G Spafford and if he can bear the heavy losses he endured in his lifetime and Christ pure and without sin could bear the heavy burden of the cross for me than whatever he ask of me, I shall do knowing that he loves me more than anyone ever could love me and he has a something great in store for me . I just need to trust in him and pray for the peace that only God can give me.

With Love,
Dianna



Warning Signs

There are a few warning signs that an Assignment of Benefits might be in your contract. Always make sure you read everything carefully. We have come up with a short list of warning signs that can be helpful in recognizing that an AOB is part of your contract.

1. Contract contains the words 'assignment of Benefits. I know it seems simple, but when you are in the middle of an emergency all you can think about is just getting the mess cleaned up and life back to normal. Call your



Danger Danger!

As high claim season is upon us with the start of the hurricane season, it is important to protect yourself against those contractors who take advantage of families during a tough time.

Have you heard the term **Assignment of Benefits**? Do you know how it impacts you? An AOB is an agreement that, once signed, transfers the insurance claims rights or benefits of your insurance policy to a third party.

An AOB gives the third party authority to file a claim, make repair decisions and collect insurance payments without your involvement.

As a homeowner, how does an AOB impact me?

1. The insurance company can only communicate directly with the third party - not you - regarding the claim.
2. You will lose all rights to the insurance claim, including the right to mediate the claim or to make any decisions regarding the claim, including repairs.
3. There is no right of rescission or cancellation provision with an AOB and once signed, the AOB is a valid contract and you are bound by the provisions of the contract.
4. Depending on the language in the AOB, the third party may be able to endorse checks on your behalf.
5. Once you have signed an AOB, the third party may file suit against your insurance company, with or without your knowledge.
6. You may be subject to property liens, or other financial fees or penalties for failure to comply with the terms and conditions of the AOB.

Basically you are giving up all your rights, no guarantee the work will be done and they can take off with your money and leave you worse off than before the claim occurred.

Most insurance companies will authorize up to \$3000 for emergency water clean-up with no

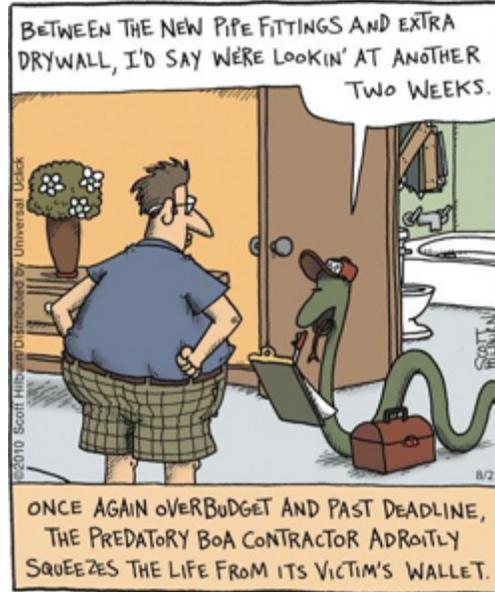
agent and they can guide you to a contractor who will get the job done well and without you signing over your rights .

2. They offer a free roof inspection or other work for free if you give them the business.
3. Vendor offers to handle the claim for you completely. This usually means they have an AOB clause in their contract. You need to stay involved and in the know as it pertains to your claim. If the adjuster pays \$10,000 for the damage and the contractor does it for \$7,000 then the AOB insures the CONTRACTOR gets to keep the difference and they could take the money and run with the work left incomplete.
4. Door to Door Solicitation. Usually after a storm has occurred we have these 'contractors' come around knocking on doors saying they can do the work. These are not people you want working on your home.
5. Asking for you to write a check before the work can begin. Most insurance carriers will pay the first \$3,000 in emergency water clean-up so there is no reason for you to pay out any money at all.
6. Asking for you to pay your deductible up front.

Your best line of defense is to make your insurance agent your best friend in a claim. We can offer you the guidance necessary to keep the wolves away from your door and get your claim taken care of in a timely manner. We are here for you and are willing to help in any way we can.

If you suspect fraud , please call 1-800-342-2762

deductible regardless of if they claim or not. Assignment of Benefits comes with a lot of fraud so please do not sign anything without reading the entire fine print! Give us a call first so we can keep you from falling victim to these disreputable companies.



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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."



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

Our mailing address is:

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