

Jan 2017 Newsletter

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January 2017 Issue #1

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A Moment With Dianna

Blended Families and Insurance

On Thanksgiving Day 2013, I married my second husband Greg, who I have known since we were 14 years old and with that marriage we brought together 8 children. Marriage is scary enough the first time, but marrying a second time and working to blend a family of 8 kids who barely know one another could be a potential nightmare. While we have had our

Business Spotlight

Finding good quality people is like finding a needle in a haystack. Finding a good mechanic is like winning the lotto.

Over the years, there has been the occasion to run into a car repair shop who finds it necessary to use you as the means to afford their kid braces or first year old college with telling you a long list of things wrong with your car.

Every time I would go to the shop and ask for an oil change and come out with the hard sell of what else is wrong with the car. Brakes, rotors, and the all-time favorite of bringing me the air filter showing me how dirty it is and telling me I needed a new one and a few other items that turned a \$30 oil change into a \$600 visit if I had not been wise to their sales pitch. I may be a woman but I know enough about car maintenance to know when I am being fed a line of bull.

days over the past several years, we are still together working through the challenges that come with blending a family of many personalities and age differences.

I bring up the subject of blended families because our problems as it relates to insurance are a unique situation. As unique as having 8 children in today's world.

When we married, I began the process to change my name on all banking information, credit cards, social security number and also to blend our insurance's that we had. We only needed one auto insurance policy, and one health insurance policy. There were many other things but for this conversation let's talk auto insurance. Keep in mind the insurance conversation also involves ex-spouses. Are you scared yet? If not, you should be!

1. Who is the teen living with?
2. Who is paying for the insurance and whose policy will the teen be added to so they can be insured when driving a car?
3. Are you going to buy them a car? Are you going to split the cost of the insurance and whose policy will the car be added to?
4. Are they covered to drive the vehicle of the noncustodial parent?
5. What are the ground rules for driving? Let's face it, you are not married to one another BUT you are still parents to your children. Discuss what is expected with your teen driver and the consequences of breaking those rules. This will help keep your child safe AND also avoid the drama of an argument later on if one of you does not stick with the rules.
6. Your teen driver does not need to get his own insurance. It will be more costly for you AND any losses he or she has will still affect you negatively.

These are just a few things to consider when your child begins to drive a vehicle. . The best thing to do is to call your insurance agent and make an appointment to address your concerns and let your agent be your guide.

We have been blending this family for about 6 years now and while we have our moments

Recently I won the lotto in finding a good honest mechanic. George Bouris is the owner 5 Star Automotive, The Honest Mechanic in Holiday and Tarpon Springs. He has been working since 1977 and has grown his business strictly through word of mouth referrals.

George also offers U-Haul trucks for rental and he fills up your propane tanks cheaper than anyone else around .

If you need to take your car into a repair shop and have that dinging, roaring, squeaking and coughing sound checked out on your vehicle, then please do yourself a favor and go see George at the Honest Mechanic!

As George likes to say' YOU CAN SCHEDULE MAINTINANCE BUT YOUR CAN NOT SCHEDULE REPAIRS!

Address: 4055 Louis Ave, Holiday, FL 34691

Phone: (727) 942-2733

Hours: 8AM-5PM

Memories in the Making

When you think of the FALL, do you think of football games, being able to golf without worrying as much about those midday thunderstorms and pumpkin latte from Starbucks?

Fall in Florida for me is just the perfect time of year. It is not too hot, wind is blowing, you can go to events outside without melting and I ALSO love those Pumpkin Latte's from Starbucks.

This is the time of year that brings back some of my most cherished memories of cooking family dinner's in the kitchen in the old farm house with my Great Grandmother, Grandmother and all my Aunts.



The turkey's and ham's were cooked using a stove ...

years now, and while we have our moments we do recognize each other as family. As a matter of fact we have had some really fun days together go carting, playing cards, having movie and pizza night, making cookies, decorating for the holidays , bowling and splashing around in the pool just to name a few .

Life doesn't always work out the way we planned, but each new challenge brings your best blessings.

Our blended family is mine.
Dianna

"Do I really need flood insurance?"

That is the question we are ask on a daily bases and our answer is always yes! You do need flood insurance and after Tropical Storm Hermine I would hope that the reasons would be clear.

Here are a few myths I want to lay to rest, hopefully once and for all.

1. 'I do not live in a flood zone-' If you live in Florida; you live in a flood zone. The type of flood zone determines the price. Remember, we are surrounded by water and storms only bring more of the same. Flood is guaranteed.
2. 'My home insurance covers flood'. - NO, the home insurance does NOT cover flood. It states this on your home insurance declarations page.
3. 'I own my home outright so I don't need to carry insurance anymore'.- Insurance is there to replace what is lost or destroyed. The mortgage maybe paid off, but the reason for having insurance is not because you are required to carry it during the life of the mortgage, but to repair or replace that which has been damaged or destroyed. The home has gained even more valuable over the years so the financial devastation would be even harder. Can you imagine attempting to buy a home for what you first bought your home for 10, 20 or even 30 years ago?
4. 'I can't afford more insurance.'- A preferred policy is a few hundred a year depending on how much coverage you need and now the private markets are considerably less than going through the National Flood Program. (Please call for more details)

like the one you see in this picture and required constant attention throughout the night.

The food was something we all looked forward too, but being with our family was the best part of growing up. From October to January, we just seem to spend all of our time either going to visit family or having family visit us. Our cousins were our first best friends.

We did not need cell phones or video games. We had conversations, our grandparent's stories kept us entertained better than any TV show, and certainly a great deal of laughter at some of the ways they gave their parents grief.

I thank God I do have an electric stove to cook a turkey in or the ability to call Publix or a Honey Baked Ham store to order one already cooked; I do miss the family gatherings and I truly miss the family members who have passed on and left us the gifts of those beautiful memories of the time we spent together. I miss my aunt's great tasting fudge, but I miss my aunt more and the fun we had making the fudge together. My great grandmother's banana pudding melted in your mouth, but I really miss helping her to make the meringue with the old fashion hand whisk. My grandmother made the best fried apple pies and coconut cake you ever put in your mouth, but she is 88 years old now, and her once strong body wants to spend most of the time sleeping. That is ok, I am just really thankful I still have her to enjoy and spend time with when I go home to Tennessee.

During family dinner make a pact with your family to pledge to keep the electronics off the table.

I know the kids want to talk to their friends and maybe even hang out with them during part of the school breaks , but help them to see and appreciate the family around them. Ask them to be a part of the preparations so they can appreciate the work that goes into a family gathering as well as make great memories with the family. In the end, it is all we have left to hold on to when they are gone.

"It isn't the date on either end that counts, but how they used their dash for that dash between the dates represents all the time they spent alive on earth and now only those who loved them know what that little line is worth."



These are just a few reasons why you need to carry flood insurance. There is a 30 day waiting period before a National Flood Insurance policy goes into effect. This is not something you can purchase right away when the threat of a storm heads our way. Please call the office and talk with Virginia about flood insurance! We are happy to answer all your questions so you can make an educated decision about flood insurance.



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