



Advanced Insurance Strategies

NEWSLETTER

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Liability

Workers Compensation

Umbrellas

Auto

Professional

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Auto

Homeowners/Renters

Recreational Vehicles

Motorcycles

Umbrellas

Flood Insurance: Why You Need It

With all the new construction and paving water has less and less land to absorb it. Places that didn't flood before are now in danger of flooding. Does your homeowner's insurance cover floods? Unfortunately, most homeowners do not find out until it is too late that their homeowner's policy does not cover flooding.

Floods are caused by storms, melting snow, hurricanes, mudslides and water backup due to inadequate or overloaded drainage systems. Floods can happen anytime and anywhere. Approximately, 25% of all flood claims come from outside high-flood-risk areas each year. If a flood occurs, you may be eligible for disaster

assistance if it is declared a federal disaster area. Federal disaster assistance declarations are issued in less than 50 percent of the flooding incidents. Disaster assistance takes the form of a loan that must be repaid with interest over a period of time.

You can purchase flood insurance at any time. There is a 30 day waiting period after you've applied and paid the premium before the flood insurance policy is effective. Flood insurance is available for home, condominiums, apartments, nonresidential buildings and commercial structures.



For more 226-information on flood insurance contact our office at 706-0186

College Students and Health Insurance

Is your child between the ages 19 and 25? If so, he or she may not be covered by your company's group health insurance. Did you know for a college student to be covered under your health plan they must attend a post-secondary institution of higher learning for five months or more in a calendar year. The student must also be taking a minimum of twelve hours on his or her schedule per quarter/semester to be considered a full time student. Do you know how many hours your child is taking?

Health Insurance for a college student should not be overlooked as young and healthy as they may

be. Active students have a high rate of injury, and viruses can quickly sweep through college dorms. College is expensive enough without having to worry about unexpected medical bills. If a college student that is thought to be insured, but is not taking a minimum of twelve hours, files a claim with your insurance company, the insurance company would check the student status and then possibly deny the claim. Could you imagine the expense of a medical claim with no health insurance?

Happily, the cost of health insurance for a 19-25 year old is very reasonable, and the health plans have good coverage. Individual health policies

can be renewed yearly as long as the premiums are paid.

Health Insurance Rates

Age	Female	Male
18-19	59.00	57.00
20-24	91.00	64.00

The rates listed above are sample rates for individual plans.

For more information, visit our web site at:
www.advancedinsurancestrategies.com

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**“Creative Insurance Solutions for
Businesses and Individuals”**

TO:



Downtown Dalton on the corner of Crawford & Pentz

How Much Can You Save On Your Auto Insurance?

WHITFIELD COUNTY AUTO RATE COMPARISON

Great Drivers Deserve Great Insurance Rates

Married Couple's Driving Profile	Nationwide	GEICO	State Farm	<i>Southern</i> Insurance Co. of VA
Wife, 35, Drives 2003 Honda Accord DX Sedan Husband, 37, drives 2001 Chevy Blazer LS	\$2012	\$1729	\$1899	\$1371
Wife, 47, drives 2002 Dodge Caravan SE Husband, 50, Drives 2003 Ford Taurus SE	\$2068	\$1632	\$1899	\$1312

