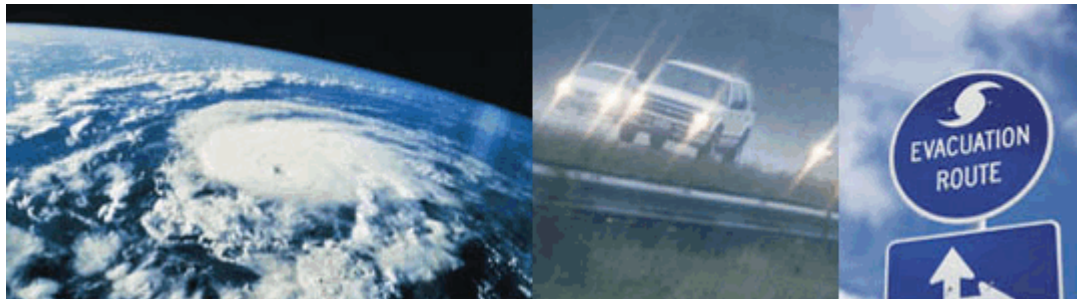


KEYS INSURANCE SERVICES



An Important Message from

Keys Insurance Services

Dear Valued Clients & Friends:

As we enter the Hurricane Season, all of us at Keys Insurance Services are prepared to assist you in the claims/recovery process should our area be affected by a storm event. As part of our disaster recovery plan, in the event our phone system is damaged or down, our calls will be forwarded to us so that we may serve you in the same courteous efficient manner that you have grown accustomed to. To report claims directly to your carrier please click on this link [Carrier Claim Reporting Information](http://keysinsurance.com/inside/pdfs/2010/KIS%20CARRIER%20CLAIM%20REPORTING%20NFO%204.pdf) ([http://keysinsurance.com/inside/pdfs/2010/KIS%20CARRIER%20CLAIM%20REPORTING%20NFO%204 .pdf](http://keysinsurance.com/inside/pdfs/2010/KIS%20CARRIER%20CLAIM%20REPORTING%20NFO%204.pdf)).

In preparation for the Hurricane Season, we recommend that you review the following tips:

- Keep your insurance documents in a safe place. Consider sending a copy or emailing copies of your policies to a family member or friend outside of your area.
- Keep your carrier toll free claims reporting number handy. *Reporting your claim directly to the carrier will expedite your claim.*
- Review your building, contents, equipment and auto physical damage limits for adequacy. Remember, rising water, wave wash and storm surge are excluded under most property policies and must be insured under a separate flood policy.
- Check your flood policy to make certain you have the maximum limits available or the correct replacement cost of your dwelling or building through the National Flood program (NFIP). Review your limits and consider increasing or adding contents coverage.
- Consider Excess Flood insurance if your replacement cost is higher than the maximum available limit from NFIP.
- Review your windstorm deductibles and consider an emergency recovery account to help fund for the deductible level on your policy.
- And most importantly, create a Recovery Plan for your home and business. Preparation is the key to survival!

You may visit our *Hurricane Center* located at www.keysinsurance.com for helpful information on preparation and recovery. As always, we are here to serve you when you need us most. Feel free to call one of our Trusted Advisors today with any questions you may have regarding your limits or deductibles.

Sincerely,

Management & Staff of Keys Insurance Services, Inc.

