



July 2020

Our hearts go out to those who have been impacted by the unsettling events over the past few months. We have been through a lot, and it is certainly overwhelming. While it continues to be a time filled with unknowns, rest assured, your Hanson & Ryan family will remain by your side.

## Hurricane Season

High winds and flooding are very real threats in our area. As you may know, Atlantic hurricane season is upon us—running from June 1st through November 30th. We hope that Mother Nature goes easy on us this year; our global community has already been rocked by so much in 2020. Here are some hurricane and tropical storms tips to help you prepare for the season ahead.



[Learn More](#)



## Welcome James Rini

We are pleased to welcome James Rini to the Hanson & Ryan family. James joins us from Brooklyn, NY, with extensive experience working with small to mid-size businesses with specialized expertise serving the restaurant industry. James brings with him a strong reputation in the industry, with praise from past employers on his deep knowledge base, strong work ethic and customer-first approach. Thank you, James, for joining us!

[Contact James](#)

## Resources



### Life Insurance 101

Does life insurance have you confused? You are not alone. Jamie Nielsen and Mark Fontella put together a helpful video to answer your most pressing questions about life insurance.

[Watch Here](#)



### Why Use a Local Insurance Agent?

Should I use an insurance agent or work directly with an insurance company? Kristin Ryan answers the age-old question and discusses some of the benefits of using a local agent. Here's what you need to know.

[Learn More](#)

## Monthly FAQs

## **Am I covered for theft and vandalism?**

Fortunately, in most cases of theft and vandalism, the clear-cut answer is yes. The most basic property policy form includes the following standard list of perils: fire, lightning, explosion, windstorm or hail, smoke damage, damage by aircraft or vehicles, riot or civil commotion, vandalism, sprinkler leakage damage, sinkhole collapse, volcanic action. Visit our website to learn more about the difference between basic, broad, and special property forms.

[Property Coverage Forms](#)

## **When will my COVID relief refund go through on my auto policy?**

Insurance companies are releasing credits on auto policies for April and May. However, many carriers have never had to issue a refund on a broad scale like this before, so it may take some time to process. In general, we are hearing that most policyholders should see the refund applied sometime in June—but it may roll over to July, depending on the carrier's volume.

[Mandatory Premium Refunds Credits](#)

## **I am putting in a pool! Do I need to adjust my insurance?**

Your homeowner's policy is rated on several factors, including exposures to certain risks. If you are putting in a pool, you will need to contact your agent to determine exactly how this will affect your policy. He or she will likely ask the following questions:

- How deep is the pool?
- Will it have a diving board or slide?
- Will it be fenced in?

It should be noted that some carriers do offer better coverage for homes with pools than others. It is also recommended to purchase or increase your Umbrella policy when putting in a pool. Your local insurance agent will make sure you are in the best position with the right coverage.

[Pool Safety Guide](#)

## **Has your property been remapped into a Special Flood Hazard Area?**

If your area was reclassified into a flood zone, you may have been contacted by your mortgage company forcing you to put flood coverage in place right away. Don't stress, we are here to evaluate your property and provide the most competitive flood coverage that fits your particular needs. Visit our website for the most current flood map information.

[FEMA Flood Map Center](#)