

## **Brown & Brown Brevard Insurance**

Special Risk Division—Community Team Advisor Trevor Barone

## **Summer Storms + Disaster Manual**

With Summer officially starting tomorrow and only 20 days into Hurricane Season have two storms brewing in the <u>Atlantic</u> region. Neither are expected to threaten Florida anytime soon, but they may create issues binding coverage as they enter Citizen's No Bind "Box".

Additional threats to Summer time fun are liability claims like slip and falls, pool/lake drowning, and an uptick in projects with contractor labor being on site in communities. Heavy contracting projects or lawn maintenance are an association's biggest risk day to day. Please be certain you are checking contractor certificates for at least workers compensation, general liability, and auto liability coverage. The association has leverage to negotiate favorable <u>risk transfer terms like Additional Insured, Primary Non</u>-Contributory, Waiver of Subrogation, and more.

As a follow up to my short SCCA presentation I have hosted files for disaster planning and hurricane prep for download:

- Editable Emergency Procedures Manual
- <u>June's Hurricane Prep Newsletter</u>
- Windstorm Emergency Response Checklist
- Flood Emergency Response Checklist
- Catastrophe and Emergency Powers
- Insurance Dilemma for Condominium

Associations by Jay Levine

<u>CAAMP Recap and Notes from Sonia Bosinger</u> Audio from presentation will be available on our Podcast Channel

July 19th—Manager <u>CAAMP RSVP Link</u> July 19th—Manager <u>CAAMP RSVP Link</u>

Best Regards,

Trevor Barone

**Lead Community Association Team Advisor** 

SCCA - Board of Directors

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## Sonia Bosinger - Debt Collection Presentation at Brown & Brown

June 14, 2017 | Trevor Barone

Sonia's Notes from the Presentation are Available for <u>Download Here</u> Bill's Notes from the Presentation are Available for <u>Download Here</u>



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Use the Links Below for More Resources and Contact Info:













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