



# Live Life & Relax



## We obsess about your insurance coverage

HOME | AUTO | UMBRELLA | BUSINESS

Summer is officially here which means it's time for summer fun! Working with the insurance specialists at Advocate Brokerage means that you can relax knowing that we obsess about your insurance coverage. So get out there and have fun! Live Your Life & Relax... We are here for you!



### Important Thoughts From Your Insurance Broker

# Thank You!

## To Our Valued Clients

Over the past couple of Covid years, we've been through quite a bit together. From extreme weather, to wild fires, to a global pandemic, we have seen and experienced a lot of uncertainty. During all the ups and downs we've worked hard to do what is best for both our customers and our employees,

rolling with each challenge and striving to make the best choices for all involved. We have also committed to remaining an independent boutique agency at a time when so many are merging and getting swallowed by national chains.

We want to first say thank you to all our loyal clients that have weathered the challenges we faced. They say adversity can bring you closer together and we would have to agree. We've learned a lot about you over the last few years and as we always say, the more we know about you, the better we are able to serve you! We are incredibly lucky to have such amazing clients.

We really do obsess over your insurance coverage and strive to give you common-sense insurance advice and recommendations. We work hard to build strong relationships with our carrier partners and as a result, we are among the elite group of top agents in Westchester with PURE, Chubb, Travelers, Cincinnati, Berkley One, Hanover, and more. These relationships allow us to ensure that you, our valued clients are covered during a time of crisis. Our relationships are invaluable as we continue to work on our biggest concern: making sure that you have the best possible coverage and that it is competitively priced. When we present a plan, know that we have advocated on your behalf and done our very best to recommend coverage that has your interests in mind. Because tenure matters so much in the insurance world, we always try to maintain your coverage with your current insurance carrier.

We also understand that there are times when our recommendations are not what you had in mind.

When that occurs, we hope you will feel empowered to share those thoughts with us. We are here for you. When we say *It's About More Than Insurance, It's About You*, those words are more than a clever tagline, every word is true! Our relationships with you, our valued clients are important. So please know that our phone lines and inboxes are always open. Like all relationships, ours is one of give and take, and we are guided by you as much as you are guided by us. The days of our clients constantly stopping in to say hello might have slowed down due to the pandemic, but our physical and virtual doors are always opened to you.

## Protecting Your Business, *tips on hurricane preparedness*



Even if your business is not physically located in the path of a hurricane, it can be affected by the sometime catastrophic damage left behind by a hurricane. Hurricanes can cause supply chain issues, airport closings, power outages, not to mention the fact that you may have customers or vendors located in the path of the storm. In short, they can cause a disruption to your business.

***90% of Small / Mid-sized Businesses Fail Within A Year Of Disruption If They Can't Resume Normal Business Within 5 Days***

### **How Can You Protect Your Business?**

The best way to protect your business from a disruption due to the damage left in a Hurricane's wake is to prepare for them ahead of time! With hurricane season on the horizon it makes sense to take steps now to make sure you've done all you can to prepare your business for this type of natural disaster. Our top tips for business owners who need to prepare their business for a hurricane are:

- Develop an emergency plan. Make sure it includes a well thought out plan for both evacuation and sheltering in place. Once the plan has been developed, make sure you communicate it to your staff and that it is accessible to all employees.
- Make sure your assets are safe. If you have inventory or equipment that is stored in a location that makes it vulnerable to damage, move it to a safer location if possible. Additionally, take all the necessary safety precautions

to ensure that your buildings and personal property will be protected in the event of a tropical storm or hurricane.

- Put together a business continuity plan so that if a hurricane does hit, you are able to resume operation as quickly as possible. That can include securing data and empowering employees to work from home if possible.
- Have a conversation with your insurance broker to ensure that you have all the coverage you need should a natural disaster such as a hurricane occur. An insurance specialist like the ones at Advocate Brokerage can put together a policy that safeguards against the specific risks that your business would tend to face.

Read More - You can find the full blog on our website here



## Preparing For a Hurricane - Home Prep Kits

We always encourage our clients to do all they can to prepare for the worst! One of the things we've always talked about is creating a Hurricane Just In Case Kit. You can read about some of the recommended items to pull together both for you car and your home in the following blog from our archive:

<https://advocatebrokerage.com/clientresources/insurance-3/hurricane-just-in-case-kit/>

### Home Prep Just Got Easier With JUDY



When we discovered these awesome disaster prep kits from JUDY, we knew we wanted to offer them to our clients! We are excited to share that we can now offer them to you at a discounted rate!

Find out more about JUDY and their kits at the link below.

<https://judy.co/pages/kits>

If you decide you'd like to purchase one for your family, simply enter the code **HOMEPREP15** at checkout. You'll receive a 15% discount on all individual JUDY products (this offer excludes bundles).



Protect The Things You Love,  
*tips for collectors of fine art.*





Summer is here and the heat and humidity it brings could mean trouble for your valuables, especially your fine art collection. Paintings and other works of art expand and contract in response to changes in temperature and humidity. Collectors will want to take steps to protect the fine art they love to collect.

### **You Need Additional Insurance For Your Art Collection**

If you are an art enthusiast who has created an art collection, or if you are an art admirer who has purchased a few valuable pieces, it's important that your insurance agent is aware of your collection. Your homeowner's insurance policy may not provide adequate protection, so we recommend that your collection be scheduled on a Collections/Personal Articles policy. This type of policy will cover your collection in the event of fire, theft, and flood.

### **What Are Some Of The Features Of A Designated Policy For Fine Art?**

- You'll receive automatic coverage for new purchases worldwide for up to 90 days after it is purchased.
- In the event of a loss, you'll receive up to 150% of the amount itemized to account for increases in market value.
- We'll work with you to determine an agreed value of your valued art pieces so that when a covered loss occurs, you'll get 100% of the agreed value.
- Most of our carriers offer help connecting you to resources that can help you assess your collection's exposure to risks and provide assistance to ensuring that your collection is being stored properly.

### **Additional Information From Your Insurance Advocate:**

- Create an ideal environment. If your art is prominently displayed in your home, keep the temperature and humidity as constant as possible. The ideal temperature should be between 65 - 75 °F and the relative humidity should be between 55% - 65%. Additional tips to keep in mind:
  - Don't turn off the air conditioning before leaving your home, even for a short weekend getaway.
  - Consider the installation of a compact digital thermo-hygrometer so that both temperature and humidity are consistently being monitored.
- Work to prevent fading and color change by creating a cool and dark environment. You can do this by turning off the lights whenever possible and when a room is not in use, draw the blinds, curtains, or shades. It is also important that you:
  - Put UV filters on windows.
  - Regularly rotate your collection.
- To minimize outside airflow, hang art in locations that are out of the way of ventilation, doors & windows.
- Proper storage is also important. Your basement or attic may have the most space, but they may not be the best choice. Both are subject to temperature fluctuations, floods, and/or leaks. Instead, consider a designated space that is kept dry such as a closet with a lock on the door to properly store framed artwork that is not on display.
  - Outfit your art closet with horizontal storage racks.
  - Be sure the artwork is wrapped in archival materials.
  - Store the art face-to-back in a vertical position.
- Protect your art from the elements, use caution when hanging art in areas beneath ceiling trays, washers, dryers and / or radiators. It is also important to:
  - Install water alert sensors that will inform you if you have a leak.
  - Be sure you have smoke detectors installed within 100 feet of your collection.
  - When hanging painting be sure they are raised 6 – 12" off the floor.
- Be sure you create a detailed archive of your collection. It will be invaluable if you ever need to file a claim. Your archive should include:
  - Photographs or a video of your art collection, be sure to film from varying angles and in different light.
  - The name of the artist and title of the piece of art.
  - The medium (photograph, painting, sculpture).

- The dimensions of the work.
- Detail any marking, inscriptions or other distinguishing features that may identify the piece or indicate its value.
- The date and place you purchased the artwork, as well as any receipts or proof of purchase.

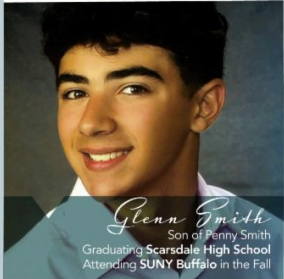
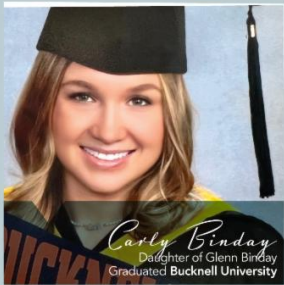
You can find the full blog on our website here



## Inside Our Walls

### Congratulations to the Graduates!

*Congratulations*  
to our 2022 Graduates!



We are *immensely*  
*proud* of each  
one of you.



We couldn't be prouder of our graduates! From all of us here at Advocate Brokerage, BEST OF LUCK on your next adventure!

## Inside Our Community

### Scarsdale Music Festival

There was dancing in the streets at the Scarsdale Music Festival! Seriously, it was such a fun event and we are proud to have been a part of it as a sponsor!







## United Way Fundraiser

Team Advocate enjoyed spending the evening together for a good cause! It was a beautiful night at the Brae Burn Country Club to raise awareness and support for The United Way. It was awesome to get to spend some time with our friends at PURE Insurance!





**If You Need Us:**

Phone: 914-723-7100

Fax: 914-723-7307

Email: [info@advocatebrokerage.com](mailto:info@advocatebrokerage.com)

[www.advocatebrokerage.com](http://www.advocatebrokerage.com)

To File a Claim: <https://advocatebrokerage.com/report-a-claim>