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ADVOCATE'S MONTHLY NEWSLETTER

2023



Welcome Summer

The month of June ushers in a season of gathering. From graduations to weddings to the official start of Summer - there are plenty of reasons to celebrate!

June also brings us the start of Hurricane season and since we like to be prepared, we've gathered some articles that offer some advice to help our clients get ready for any possibility! We hope that you find the information useful and perhaps some additional peace of mind.

The 2023 Hurricane Season,
What are the predictions and what can homeowners do to prepare?



June 1st marked the official start of the 2023 Hurricane Season. Hurricane season runs from June through the end of November 30th and since we are all about Educating Each Client We Serve, we thought we would give you a rundown of what is being forecasted and what you can do to prepare your home for the long season ahead!

2023 Predictions According To NOAA (The National Oceanic & Atmospheric Administration)

During 2023 we can expect 12 to 17 named storms. With 5 to 9 reaching hurricane-level status and 1 to 4 becoming classified as major storms. This is considered a relatively tame season with less storm activity than normal.

A major storm is a Category 3, 4 or 5 hurricane with winds that reach 111 miles per hour.

Where Will They Land?

According to the predictions we are looking at a 28% chance of storms hitting the Gulf Coast and a 22% chance of storms hitting the Atlantic Coast.

What Names Will We Be Looking At This Year?

Tropical storms are named, alternating between male and female names. The names are rotated and reused every six years, however once a named storm creates a significant amount of damage, that name is retired. For 2023 we have already seen Arlene and Bret is currently forming in the Atlantic.

2023's Cast Of Characters

Arlene

Bret

Cindy

Don
Emily
Franklin
Harold
Idalia
Jose
Katia
Lee
Margot
Nigel
Ophelia
Philippe
Rina
Sean
Tammy
Vince
Whitney

When tropical storms turn into hurricanes and they manage to make landfall the amount of damage they cause can total in the *billions*. We want to help you do all you can to **Be Prepared!**

What does preparation look like?

First, we urge you to heed all warnings and if you are advised to evacuate, we encourage you to do so! There is a new storm surge model being utilized by NOAA which will allow for forecasts to get to people sooner.

Second, we encourage you to have the necessary conversations about your insurance coverage now, before a storm is on the horizon. **Flood insurance** isn't just for those who own a home in a flood zone, it is worth consideration for anyone. You can find more information about [flood insurance here](#).

Third, consider installing a **generator** so that in the event of a power outage, you can keep your sump pump running, your cars charged and the food in your fridge fresh.

Lastly, we encourage you to put together a Just In Case kit. Take a look at our comprehensive list of items to have on hand Just in Case a major storm comes your way. You can find [the list here](#).

Finally, remember we are here for you! If you have any questions or concerns, give us a call or send us an email. We would be happy to speak with you!

[Read The Full Blog Here](#)

The Top 6 Reasons You Should Consider A Permanently Installed Generator



Since the pandemic, more and more families have multiple people working or going to school from their home. In this day and age, losing power could be more than a mere inconvenience. This is one of the many reasons your insurance Advocate, thinks installing a Permanent Generator is a smart idea. Plus, with summer approaching and the very real threat of a heat wave overwhelming the power grid and knocking out power ahead, now may be an opportune time to give a generator some very real consideration. Need some more convincing?

Below are our top 6 reasons to have a Generator Permanently Installed In Your Home.

1. You'll keep your pipes from bursting. A generator will keep your heat running which will prevent frozen pipes and save you from a leak that could cause thousands of dollars of damage to your home.
2. You may qualify for a discount on your homeowner's insurance.
3. You'll keep your basement or crawl space dry. If you use a sump pump to prevent water damage, a generator will keep it running in the event of a power outage.
4. Your food won't spoil. The entire contents of your refrigerator could be unsafe after as little as 4 hours without power.
5. Your well pump and its filtration systems will continue to work. Which means running water will be available for consuming, cooking and bathing.
6. Your heat will continue to run in the cold weather and your air conditioning will continue to run in dangerous heat.

If you want to learn more about a Permanent Generator or if you have any questions about a generator, you already have in your home, please don't hesitate to give us a call!

[Read The Full Blog Here](#)

Protecting Your Business From Hurricanes & Beyond.

Tips for building a disaster recover plan



June marks the start of Hurricane Season so it is important to take steps today to protect your business from any potential damage. When you are in the middle of a crisis, it is challenging to think clearly so even if your business is not physically located in an area that is normally associated with hurricanes, keep reading. After all, hurricanes can cause supply chain issues, airport closings, power outages, not to mention you may have key vendors located in the path of the storm, a major storm can cause a disruption to your business.

Our top tips for preparing your business to withstand the risks associated with a hurricane include:

- The most important item on our list is to take the time to create a disaster recovery plan. Keep in mind that **90% of small to mid-sized businesses fail within a year if they can't resume normal business within 5 days**. A disaster recovery plan is essential so that your business can successfully navigate the aftermath. Below are some steps to take as you work to create a Disaster Recovery plan for your business.
- The first thing you need to do is to analyze your business. Look at your leadership structure, communication chain, insurance coverage and any existing plans. Make any necessary updates.
 - Create a detailed list of your daily operations and make sure your entire team are aware of their specific responsibilities.

- Identify an alternative location to run your business from should your current space become unavailable. Are your employees able to work from home? Do you have an infrastructure in place to ensure a seamless transition? Take steps to get that in place so that you have a backup plan in place.
- Develop a plan to secure your technology and data. Make sure that all your staff members are aware of the plan.
- Create a comprehensive safety plan. Consider places to hide, evacuation routes, first aid policies and procedures. It is very important to communicate your safety plan with your entire team. Knowing what to do in any situation will help your team feel more prepared and they will be less likely to panic should a disaster occur.
- Create documentation so that your crisis plan is on hand to refer to should an unexpected crisis occur. Items that should be included in your plan include:
 - Details on how, when and what to communicate to staff members, customers, and local media if necessary.
 - Copies of any important documents you may need as you navigate the recovery process including insurance coverage.
 - A master document with important numbers and contact information for members of your team.
 - A breakdown of all policies and procedures to follow, including incident-specific instructions for different scenarios like what to do in a hurricane vs. a terrorist attack.
 - A clear leadership hierarchy if some staff members are unavailable during a crisis.
- A regular training schedule to ensure all staff members are familiar with the current plan and prepared for a crisis.
- Keep hard copies of your key company contacts, your client contact list, and your disaster recovery plan accessible outside of your computer system.
- 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.

We are committed to helping our clients protect their companies as if they were our own. We never want to see our clients face an emergency unprepared. Remember we are always here for you. For all of us here at Advocate Brokerage, it is about more than just insurance, *it's about you* so if you have any questions, we encourage you to give us a call!

[Read The Full Blog Here](#)

Congratulations Denise!



FIVE STAR PROFESSIONAL

Our very own Denise Koslowsky has once again been awarded the Home / Auto Insurance Professional award from Five Star Professional. This award is presented annually to Insurance professionals that provide outstanding services to their clients and have demonstrated dedication to the clients they serve. Below is a message from Denise:

"I am honored to receive the Five Star award once again for the stellar service that myself and the Personal Lines team at Advocate, provide our clients. Our goal has always been to build strong relationships within our community so that we can make acquiring Home and Auto Insurance a more pleasant experience. For the past 10+ years, this award helps confirm that we are continuing to attain that goal."

Inside Our Walls



Please take a moment to help us welcome Whitney Davis to our Personal Lines Team as an Assistant Client Services Specialist!

While Whitney is new to the insurance world, she is excited to be a part of the Advocate Brokerage team and learn more about the industry. We know she will fit in well with Team Advocate because she enjoys giving back to the community donating her time as a volunteer with both R.A.I.N. and The Humane Society of Westchester. When she is not working Whitney enjoys bike riding, inline skating, and spending time with her son.

Inside Our Community

Scarsdale Music Festival





It was a great day for dancing in the streets!

On June 3rd members of the Advocate Brokerage team spent the day with our friends at PURE at the Scarsdale Music Festival. The day was filled with amazing music, delicious food and laughter with clients, neighbors, family and friends. We can't wait for next year!!

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