We love living in Florida! It’s our own tropical paradise: warm sunshine, sandy beaches, and plenty of golf. Our little piece of heaven is not without its challenges, everything from hurricanes to sinkholes. The reality is our beautiful state is built on limestone, leaving us all vulnerable to sinkhole damage. No one lives in a “sinkhole free” zone, which is why we protect ourselves by purchasing insurance.

Sinkholes can happen anywhere. Wikipedia’s definition of a sinkhole is a depression or hole in the ground caused by some form of collapse of the surface layer. Sinkholes vary in size both in diameter and depth, and vary in form from soil-lined bowls to bedrock-edged chasms. They may form gradually or suddenly, and are found worldwide. Sinkholes are common where the rock below the land surface is limestone or other carbonate rock, salt beds, or in other rocks, such as gypsum, that can be dissolved naturally by circulating ground water.

So what can we as homeowners do to best protect ourselves financially from damage caused by a sinkhole? Homeowner’s insurance is a good start. All insurance companies licensed to do business in the state of Florida are required to include Catastrophic Ground Cover Collapse coverage in their policies. Catastrophic ground cover collapse is defined as geological activity that results in ALL of the following: 1) The abrupt collapse of the ground cover; 2) A depression in the ground clearly visible to the naked eye; 3) Structural damage to the covered building, including the foundation and 4) The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure. If you should have a sinkhole and you meet ALL of the above criteria your home insurance policy will cover the loss (up to your policy limits of course).

What if you do not meet all 4 conditions listed above but you can see cracks and settling in and around your home? This is where a sinkhole endorsement comes into play. According to Florida statute, insurance carriers “shall make available” sinkhole coverage; not to be confused with catastrophic ground cover collapse. The sinkhole endorsement can be offered for an additional premium with a separate deductible and insurers may require a sinkhole inspection before adding the endorsement to your policy. Unlike catastrophic ground cover collapse, insurance carriers are not required to add this coverage to your home insurance policy.

Recently you may have noticed an increase in ads regarding sinkhole coverage and available options. Why? Over past years, due to various reasons, insurance carriers restricted eligibility to purchase the valuable sinkhole coverage without the need for a sinkhole inspection to those purchasing new construction homes . Over the past few months some of those restrictions have been lifted, pre-owned homeowners can now apply for sinkhole coverage without requiring a sinkhole inspection and residential areas that were once closed to this coverage are now open. Remember, every carrier is different and when it comes to optional coverage endorsements they all vary in their guidelines and rules regarding eligibility requirements. It is also important to note that with or without a sinkhole inspection, carriers reserve the right to refuse coverage. As an independent agency The Villages Insurance works with many carriers, including those that offer the sinkhole endorsement in our community. If you have questions or would like to know if your home qualifies for this valuable coverage contact your Villages Insurance Advisor today.

### Types of Sinkholes in Florida

A solution sinkhole connected to a conduit, and forming a submarine spring.
A solution sinkhole plugged at its base, and forming a saltmarsh pond.
A solution sinkhole connected to an underlying cave, forming a freshwater lake.
Small solution sink formed in a fracture.
Lake developed in a depression formed over a buried solution sinkhole.
Cover-subsidence solution sinkhole formed by settling of cover sediments into solution pipes and fractures.
Dry sinkhole formed by slumping of cover sediments into a large cavern in the bedrock.
AUTO SAFETY

VEHICLE SAFETY
One of the most common maintenance problems that can lead to a crash is improper tire pressure. It is important to check your vehicle’s tire pressure at least once a month.  
http://www.nhtsa.gov/

WATCH OUT FOR THE OTHER DRIVER
Be aware of your surroundings, drive defensively and know what’s happening 50-100 yards ahead of you.

WEAR YOUR SEAT BELT
In 2013, seat belts saved over 12,584 lives. The Click It or Ticket campaign focuses on safety education, strong laws, and law enforcement officers saving lives.  
http://www.nhtsa.gov/

DON’T SPEED
Arrive alive. Is it really worth your life or the life of someone else to arrive at your destination 2 minutes earlier? Most speeding-related fatalities occur in crashes on non-interstate highways. Of those who die in run-off-the-road crashes, consistently more were speeding on curves than not speeding.  
http://www.nhtsa.gov/

DON’T DRIVE DRUNK
This one’s a no-brainer. In 2015, every 51 minutes someone died in a drunk driving crash. 290,000 were injured in drunk driving crashes.  
http://www-nrd.nhtsa.dot.gov/

Welcome to the Team!

The Villages Insurance welcomes Kelly Burrows to our growing Commercial Risk Management Division. The Commercial Risk Management Team specializes in protecting business owners and their employees across the country. Ms. Burrows is a designated Construction Risk & Insurance Specialist, serving in the insurance industry for over 25 years.

Originally from upstate New York, Ms. Burrows joined The Villages Insurance Partners (TVIP) to assist in growing the Commercial Lines Division. “The Villages Insurance has proved to be a trusted name in Personal Lines Insurance and I believe we can do the same in the Commercial Division,” stated Ms. Burrows. “We have a great future ahead with this team.”

Kelly and her husband Bob moved to Central Florida 13 years ago, exchanging the blustery New York winters for Florida’s tropical breezes. “My siblings have been trying to convince me to move closer to The Villages® community for quite some time,” joked Kelly when asked why she chose to work for The Villages Insurance. “ Seriously, the people in this agency are great, everyone is so friendly and helpful; and yes, my family is thrilled too!”

Over the past 6 months TVIP’s Commercial Division has doubled in size; hiring Jason Shannon, Commercial Risk Advisor and Heather Williams, Commercial Account Manager. “As the Senior Commercial Account Manager for the team Ms. Burrows will serve as the leader and mentor of our best-in-class client services division,” stated Shane Finley, Commercial Risk Managing Advisor. “Our clients need, expect and deserve someone with Kelly’s knowledge and experience to be just a phone call or email away.”

When Kelly’s not busy in the office you will usually find her camping and boating with her husband and fur babies, Foster and Molly.

Kelly Burrows can be reached at The Villages Insurance Lake Sumter Landing office. 352-751-6622.
Having the right insurance agent doesn’t matter. Until it does.

Join us for our free Monthly Workshops in Lake Sumter Landing™ and Brownwood™. These educational workshops touch on many popular topics that may be of interest to you, such as:

- Annuities
- Florida Insurance Essentials
- Long Term Care
- Workshop for Women

Call to Day to receive this month’s schedule.

September is Life Insurance Awareness Month. You won’t be disappointed!


TVIP in the Community

Shane Finley & Jason Shannon cruisin’ around the golf course in style at the BSF Golf Tournament.

Mixing it up at Taste of Simply Sumter. Jessica Kelly, Sumter County Chamber of Commerce with Sandy Bass.

Ed Premo, Sparky & Brittini Cartwright at the National Car Seat Safety Check hosted by The Villages Public Safety Department.

Had a blast exploring our artistic side at Wine & Design in Oxford.

Karyn Halstead, Monica Berdecio, Shannon McDonald, Sandy Bass, Darielle Spafford, Dana Bass

Karyn Halstead, Monica Berdecio, Shannon McDonald, Sandy Bass, Darielle Spafford, Dana Bass
EDventures, Where Will He Turn Up Next?

You may have seen TVIP’s Ed (see photo) driving around town in our snazzy TVIP Van. Help us keep track of Ed’s whereabouts by following his EDventures! Next time you spot him, perhaps at a rec center or on the square, take a selfie with him; you may win a prize! (Hint: he’s always near our van and wears a shirt & hat with our logo)

It’s easy to enter, first go onto Instagram and follow our page: thevillagesinsurance, next snap a photo of yourself with our dashing Community Liaison (that would be Ed), then post it to Instagram along with the hashtag: #tvipEDventures. Once you do, you are entered in our contest. It’s that simple!

Safety First! We know you can’t wait to snap that photo and enter to win but please DO NOT run our Ed off the road to get it. Feel free to stalk and follow him in the TVIP Van until he reaches his destination, then you can ask him for that prize winning photo!

*Gifts may not change your life, although they are really cool. The gifts will vary based on what we have in stock.

TVIP Vital Signs

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<tr>
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<th>SEPTEMBER</th>
<th>YTD</th>
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<tr>
<td>EDUCATIONAL WORKSHOPS</td>
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ATTEND ONE OF OUR EDUCATIONAL WORKSHOPS!

Florida Insurance Essentials
Join us as we provide an informative overview of insurance matters specific to Florida.

Long Term Care
A “must-have” in your retirement plan. Protect your Family and Assets.

Annuities
Lifetime Income, 401K Rollovers, Legacy.

Workshop For Women
Insurance and other important matters you need to know when making decisions for yourself and your household.

Golf Car Safety Class
Golf Car Maintenance Tips, Safety on the Roadway, Insurance 101

Workshops offered at our Lake Sumter Landing™ and Brownwood™ locations. Stop in any of our 7 golf car accessible locations to pick up a current schedule with dates and times.

Space is Limited. RSVP Lisa Reilly to Reserve Your Seat Today!
352-751-6622

PURPOSE AND VALUES
THE VILLAGES
Core Ideology

OUR CORE PURPOSE
We are dedicating our lives to building a retirement community where people’s dreams can come true.

OUR CORE VALUES
We are a big company with a small company feel and family values.
We believe the following values are critical to our success.
We strive to promote these values and demonstrate our commitment to them with our words and actions daily.

HOSPITALITY
"The taste of the roast is determined by the handshake of the host.”
We believe in creating an atmosphere in every arena which is: Of high quality, friendly, warm, comfortable, clean, honest, welcoming, and like home. We feel the importance and the responsibility of this presentation.

STEWARDSHIP
We believe each associate acts as a steward of the resources of The Villages. Stewardship includes prudent decision-making and accountability. We each embrace the full measure of both freedom and responsibility in the execution of our position. We choose to treat The Villages and all its resources as “ours” to nourish and protect.

INNOVATION AND CREATIVITY
We provide opportunities for learning and newness. Residents, associates, and all helpers are encouraged to grow and change.
We embrace personal and professional progress. We believe in corporate innovation, risk taking, and “out of the box” thinking.

HARD WORK
We are committed to excellence in all that we do. Our work ethic reflects a personal pride in our work and pride in our community. We believe in exceeding everyone’s expectations with our effort and our results.
We enjoy the good feeling derived from completing a job well done.

352-751-6622