

Spring into Summer



Sarah Louise Quezada Davis

REVIEWING INSURANCE

NOW IS A GREAT TIME TO REVIEW your current insurance. Many of us have questions that can be answered by reviewing individual needs. Our companies offer a selection of services that can be tailored to suit your situation. Call **Integrity Insurance** @ **(225) 686-2602** and our agents will be happy to answer any questions that you may have regarding your insurance coverage.

Notes from our Companies



PEDESTRIAN SAFETY

AAA also offers tips that can help pedestrians and drivers become safer. Pedestrians of all ages can be at risk if they've developed unsafe habits, or if drivers around them don't pay attention. Read on to learn about safer habits that can help motorists and pedestrians. [*SAFETY TIPS](#)

Did you know that **AAA** has expanded their lines of coverage? With AAA you are more than a policyholder; you're a member and members get more! AAA Five and Four Diamond Hotel and Restaurant Ratings have been announced. You can access AAA/CAA Diamond Ratings in TourBook® Guides, [eTourBook Guides](#) and [online](#).

FLOOD & WIND DEDUCTIBLES

Do you own multiple properties? **American Modern** offers Named Peril and Comprehensive Coverage with Replacement Cost loss settlement. These are especially beneficial to property owners choosing to rent or with seasonal homes. They recommend that property owners speak with their agents to obtain a clear understanding of how deductibles are applied to their coverage.

The insurance industry defines Named Storms, Hurricanes, Wind, and Flood to determine what type of coverage is needed for your ultimate protection depending upon your location.

Hurricane Deductible - Amount you must pay out-of-pocket before hurricane insurance will kick in. Many insurers in hurricane-prone states are selling homeowners insurance policies with percentage deductibles for storm damage, instead of the traditional dollar deductibles used for claims such as fire and theft. Percentage deductibles vary from one percent of a home's insured value to 15 percent, depending on many factors that differ by state and insurer.

Flood Policy – Most homeowner's policies do not include flood. These are separate policies dependent upon one's locale that would be needed to cover any flood, surface water, waves, tides, tidal wave, overflow of any body of water, or their spray, all whether driven by wind or not.

Do you know what type of deductible you have for Flood? For Wind? For Named Storm? For Hurricane? For All Perils? Let **Integrity Insurance** agents assist you with understanding the types of coverage and deductible you have for these types of perils – WIND and FLOOD. Call **(225) 686-1217** today.



Filing Taxes

With tax season coming to a close, review these six sources for free tax help to meet the looming deadlines for state and federal taxes. [Free Tax Help](#) Ask your tax preparer about the LA Citizens Insurance Tax Credit and call your insurance agent for a copy of your policy declarations. The amount you were charged will be listed on these pages and can be accredited on your tax returns. [LA Citizens Insurance Tax Credit](#) **Integrity Insurance** agents will be happy to assist clients in this matter. Call us today at (225) 686-1217.

SPRING INTO SUMMER FITNESS

Try this spring shape-up guide with 13 best workout tips of all time. Levels of fitness make our lives so much richer. Did you know some health insurance companies offer discounts for certain fitness program memberships? Join us as we

[Warm-up to fitness!](#)

