

Why Choose Weston Insurance



Highlights:

- Weston provides comparable coverage, often at better prices
- Exemption from Citizens' policyholders' Tier I assessments
- \$1.74 billion in claims paying resources
- Weston is ready to handle your claim
- Weston wants to help you with your hurricane preparations

Weston is a windstorm & hail specialist, with a reputation for a highly technical and selective approach to underwriting risks. Weston's discipline in risk selection helps to ensure our long-term commitment to Florida.

Weston Provides Comparable Windstorm Coverage & Better Pricing for Most Policies

Weston's policy forms are based on Citizens' forms so you will continue to have comparable windstorm and hail coverage when you move your policy to Weston*. Plus in most cases Weston's personal lines premium is less than the premium charged by Citizens**. Weston is an admitted insurance company approved by the Florida Office of Insurance Regulation. As such, Weston offers policyholders consistency of coverage and rates from renewal to renewal. Further, Weston has committed to renewing your policy for at least 3 years and fully intends to continue offering you renewals after that. Weston is also a member of the Florida Insurance Guaranty Association, providing further security and peace of mind.

Weston Policyholders Are Exempt From Citizens' Policyholder Tier 1 Assessments

If you elect to remain covered by Citizens, you will continue to be subject to Citizens' Tier I policyholder surcharges as high as 45% over and above your annual policy premium if Citizens sustains significant losses. In addition, you will continue to be subject to required Citizens rate increases. As a Citizens policyholder, you could face these assessments after a hurricane even if it doesn't affect your property but it affects other Citizens insured properties elsewhere in Florida. Weston policyholders are not subject to Tier I assessments.



*Please see the Weston Coverage Worksheet sent to you by Citizens for details

**Please see Weston's premium estimate for your policy in the letter sent to you by Citizens

Weston Has Extensive Claims Paying Resources

With over \$1 billion in total claims paying resources and financial strength ratings from both A.M. Best and Demotech, Weston is one of the most financially secure options available in the market. Weston is consistently one of the largest purchasers of reinsurance in North America. Reinsurance is insurance for insurance companies, and it allows Weston to leverage the premiums it collects to provide its policyholders with more claims paying resources. In fact, Weston consistently purchases reinsurance protection beyond the 1-in-200 year storm, which means Weston has the ability to pay claims from a storm so severe it is expected to occur only once every 200 years. In comparison, Hurricane Andrew was widely considered to be only a 1-in-50 year storm. These substantial claims paying resources also allow Weston to offer you stability of coverage in the years after a storm.

Weston offers convenient and affordable premium payment plans. All of our policyholders can choose from 2-pay (semi-annual), or 4-pay (quarterly) payment plans. Weston also accepts payments via check, credit card, debit card, and electronic funds transfer with no added fees charged for using any payment method.

Weston is Ready to Handle Your Claim

We know the reason you buy insurance is for claims service, so Weston's gone to great lengths to establish its claims infrastructure. Claims can be reported 24 hours a day via phone, email, web, or fax. Weston has a Mobile Claims Unit (see picture below) with satellite communications and generator power independent of local infrastructure to deploy after a storm. Weston has the ability to provide advance claim payments to personal lines policyholders via debit cards. We also have emergency services agreements with contractors in place to assist with your repairs. Finally, with our 400 contractually dedicated field adjusters ready to respond after a storm, we are ready to be there when you need us.



Be Hurricane Ready

Weston has a wealth of windstorm preparation and loss mitigation resources available on our website. Please visit www.weston-ins.com and click the "Resources" tab. There you'll find Weston's hurricane preparedness checklist as well as links to the hurricane preparedness websites maintained by the National Hurricane Center and the Florida Division of Emergency Management.

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www.weston-ins.com