

## JOHN GALTINDEPENDENT INSURANCE AGENTS

Protecting Florida's Condominium and Home Owner Associations for over 60 years



Welcome to The John Galt Insurance Agency established in 1956, we are an independent agency. We represent the most well respected, highest rated Insurance companies in the world but our philosophy is different from other Agents, we work for you, not the insurance companies.



Our Agency specializes in Condominium and Homeowners Association Insurance. In fact we wrote the book on it, literally. Our Legal Department wrote the first book of its kind entitled "The Condominium Board Member's Practical Desk Reference To Association Insurance In Florida" (available on Amazon).

## Highlights of the manual include:

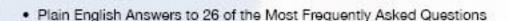


- How To Be Sure Your Association Has No Gaps In Coverage
- The Dirty Dozen 12 Perils Florida Law Prohibits Associations from Insuring



 Seven (7) Documents and Four (4)
 Telephone Numbers Every Board Member of a Condominium Association Should Have





Protecting your Association Board and Members from Risk



Managing Risk and Saving Money



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The Condominium Board Member's
Practical Desk Reference
To Association Insurance In Florida

Our company's core belief is that we are your advocate. We believe this so strongly that we have set up and maintain an in-house Legal Department and Building Construction Department. Our legal department functions as a supplement, not replacement to your current legal counsel. We review for accuracy your insurance contracts which often involve millions of dollars of risks. You can't afford a mistake. Our building construction department takes the time to understand your buildings, from a historical perspective as well as the overall structure and design. Our agents then use this knowledge to obtain the greatest possible discounts for your Association. With the help of these two departments we work with you to devise practical, cost-effective and comprehensive risk management strategies for your Condominium or Home Owners' Association.

We don't sell insurance; our success is measured by how well we help you understand and balance your risk management needs. It is impossible to insure against every risk, we provide a practical approach to risk mitigation. In today's challenging market we are providing our clients significant year over year savings. Please call us today

John Galt Insurance Agency represents

AM BEST "A" rated or higher insurance
companies which include most of the
well-respected and highly-rated
insurance companies in the United States.

so we can help you with your insurance needs.

At John Galt Insurance Agency...



INDEPENDENT INSURANCE AGENTS

"The John Galt Insurance Agency's defining value is competency. Our sales and service professionals are highly knowledgeable and committed to providing you with quality products and services unmatched in the industry. At John Galt Insurance we believe that our job is to find you the Right Insurance for the Best Price. Give us a call today... You will not be disappointed."

James D. Rudd President



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