

# Bene'-Kelly Insurance Newsletter

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## In This Issue

[Flood Coverage Facts](#)  
[News Around the Office](#)  
[Safeco Umbrella Coverage](#)



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## Are You Covered for Unexpected Flooding?



**The recent flooding occurred in areas that never flooded before leaving many homeowners unprepared. Below are some important facts to know about Flood Insurance.**

- All Home Insurance policies **exclude** flood damage. The National Flood Insurance Program (NFIP) offers flood insurance which you can purchase through our agency.
- Flood rates are fixed across the board and there is a 30-day waiting period when purchasing a new policy.
- Flood Insurance is required if you have a mortgage and your home is in a Flood Zone. However, if you do not have a mortgage but are in a flood zone, it is still recommended.
- FEMA revises flood maps continually to reflect changes that impact flooding patterns. Changes in these maps can cause an address to move into or out of a high risk area.

Making sure you have proper flood protection can be complicated. You can learn more by visiting [FloodSmart.gov](http://FloodSmart.gov) or by calling our office.

### News Around the Office

**This year we are highlighting one Team Member each month so you can get to know a little more about us! First up is Bob Kelly.**

**Bob Kelly -  
Sports Fan, Grandpa,  
and Insurance Agent!**

As the owner of Bene'-Kelly Insurance, Bob is the go-to guy. Married to Rosemary for nearly 50 years, they purchased the agency from Rosemary's parents (Anthony and Lorraine Bene') in the 80's and have continued to grow it exponentially with the ongoing tradition of good service and honest advice.

In Bob's spare time, you will find him on the golf course, on the lake or travelling -- enjoying the benefits of the "almost" retired lifestyle and occasionally with a well-mixed Manhattan.



## Safeco Umbrella Changes

If you have a Safeco Umbrella policy, you can now add **Excess Uninsured/Underinsured Motorists coverage** to your policy.

If you or your passengers are seriously injured by another driver with little or no insurance, this optional coverage provides you with additional funds to pay for significant medical bills and also replace lost wages if you are unable to work.

Please call our office for a quote or for more information.

