



**COVE CAY VILLAGE II
CONDOMINIUM ASSOCIATION, INC.**

2622 Cove Cay Drive, Clearwater FL 33760

Phone: (727) 530-0588 Fax: (727) 535-8476

village2covecay@tampabay.rr.com

Dear Board of Directors,

In November of 2016, PCS performed a review of our insurance program in anticipation of our upcoming renewal. After reviewing our program, he explained that there was an opportunity to save a considerable amount of money by restructuring our existing American Coastal policy and placing the carperts on a separate policy. He explained the board would need to sign an Agent of Record letter making PCS the agent for the American Coastal policy. The board signed the policy over to PCS with the agreement that it would be rescinded if he could not deliver as promised. Needless to say, we are now a happy client of PCS and they delivered beyond what was promised. The final premium savings on the property policy came to 21% while keeping the same coverage and deductibles.

In addition to the saving they provided the association, they offer a unique approach to our individual unit owner's insurance needs. PCS focuses on providing education along with cost saving options to each of our members through their Unit Owner's Seminars. We find these seminars extremely valuable as there is always a lot of confusion on where the responsibilities lie in a claims scenario.

I highly recommend PCS Insurance Group to any association that is looking for an agent who will provide a level of service and expertise that is second to none.

*Lori Pollock
Property Manager
Cove Cay Village II*

PCS Insurance Group Inc

3315 Henderson Boulevard, Suite 200 Tampa, Florida 33609

Phone: 813/868.1010 • Web: www.pcsins.com • E-mail: info@pcsins.com



**BELLE
HARBOR**

**BELLE HARBOR OWNER'S
ASSOCIATION, INC.**

501 Mandalay Avenue

Clearwater, FL 33767

Phone: 727.447.2609 • Fax: 727.447.6738

Dear Board of Directors,

It is with pleasure that I recommend to you the services of PCS Insurance Group. PCS Insurance Group is staffed with professionals who understand the unique exposures of condominium associations. We have confidence in PCS and their knowledge of the Florida property insurance marketplace. They have continuously provided the association with the most comprehensive coverage at a competitive price.

The service at PCS focuses not only on the association, but on the needs of the individual unit owners. The PCS Insurance Group team offers 110-6 policies to our owners along with helpful advice for insuring personal exposures.

Belle Harbor is one of Clearwater Beach's premier communities with total insurable values of \$70 million dollars. Our choice of an insurance agent is not one which we take lightly. We know we made the right decision to partner with PCS Insurance Group.

Sincerely,

A handwritten signature in black ink that reads 'Trish Flowers'.

*Trish Flowers
Treasurer*

PCS Insurance Group Inc

3315 Henderson Boulevard, Suite 200 Tampa, Florida 33609

Phone: 813/868.1010 • Web: www.pcsins.com • E-mail: info@pcsins.com



LOIS DONNELLY, LCAM

5655 Gulf of Mexico Drive
Longboat Key, FL 34228

Office: 941-383-4666 • Fax: 941-383-3779

Email: cedarswest@comcast.net

To Whom It May Concern,

PCS initially performed a review of our insurance program in December of 2014 in anticipation of our renewal in February. Part of the initial analysis PCS immediately established their expertise regarding Insurance for Community Associations. They identified that our flood policies were not being rated correctly. Our former agent was not submitting the elevation certificates to the flood carrier resulting in us overpaying for our Flood premiums by the tune of \$60,000 on annual basis. In addition to Flood Insurance, part of the analysis that PCS provided was diving into great detail for the Property Coverage. They determined the structure of the property program, along with the carriers used, was not the most cost effective option available in the marketplace. Since the marketplace was blocked by the current agent, PCS asked the board to signed an Agent of Record letter allowing them access to all the carriers. PCS exceeding our expectations on the Property Insurance renewal, providing us with a proposal consisting of A rated carriers, that provided a reduction in cost and more comprehensive coverage. Our hurricane deductible was lowered from 5% to 3% and the terms of our policy were enhanced by the addition of Ordinance & Law Coverage.

The service team at PCS focuses not only on the association, but on the needs of the individual unit owners as they provide educational seminars on an annual basis. These seminars create substantial value to the members of Cedars West because quite a few of our unit owners purchase flood coverage for the interior of their units. This is an example of a duplication of coverage and several unit's owners with the assistance of the PCS service team has been able to recoup premiums.

Insurance is not only the largest item on our budget, it's also the greatest area for an association and not a decision we take lightly. We are glad to have partnered with PCS Insurance Group.

Respectfully submitted,
Lois Donnelly, ICAM

A handwritten signature in black ink that reads "Lois Donnelly".

PCS Insurance Group Inc

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**CRESCENT ARMS
CONDOMINIUM
ASSOCIATION, INC.**

6310 MIDNIGHT PASS RD
SARASOTA FL 34242

Dear Board of Directors:

It is with pleasure that I recommend the insurance services of PCS Insurance Group.

PCS is staffed with property specialists who are knowledgeable about the unique exposures of waterfront condominium associations in Florida. Their expertise allows them to provide valuable coverage recommendations as well as cost savings.

The service at PCS focuses not only on the association, but on the needs of the individual unit owners as they provide HO-6 unit owners policies as well. Since we are located on Siesta Key and have been left with Citizens as our only option for wind, their expertise in coastal properties has allowed them to create savings for us in other areas. In addition, they have been able to provide these savings while increasing the overall coverage of our program.

Insurance is not only the largest item on our budget, it is also the greatest area of concern for an association and not a decision we take lightly. We are glad to have partnered with PCS Insurance Group.

Sincerely,

*Paul J. Schaller / Board Member
Crescent Arms*

PCS Insurance Group Inc

3315 Henderson Boulevard, Suite 200 Tampa, Florida 33609

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MISSION OAKS CONDOMINIUM ASSOC, INC.

13925 Mission Oaks Blvd.
Seminole, FL 33776

Dear Board of Directors,

Our association recently had the opportunity to begin working with PCS Insurance Group. As a fellow board member, you are aware of the influx of calls that we receive each year around the time our policies renew. In recent years, no one has been able to reduce our insurance costs while maintaining the quality of our Insurance program. That changed when we allowed PCS Insurance Group to perform an analysis of our account.

PCS Insurance Group was able to provide a substantial savings with our current insurance carrier simply by restructuring a portion of our policy. Our deductible option was also improved at the same time. They were able to do this by accessing a special proprietary program.

In addition to the savings they provided, they offer a unique approach to our individual unit owner's insurance needs. PCS Insurance Group focuses on providing education along with cost saving options to each of our members.

Our association has seen the benefits of partnering with PCS Insurance Group and it is our pleasure to recommend them to you.

Sincerely,

A handwritten signature in black ink that reads 'Jim Stevenson'.

*Jim Stevenson
Mission Oaks President*

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