

Protecting Your New Condominium



Lance K. Barkley
President

Lance K. Barkley, President, brings more than ten years of experience to your personal insurance circumstance. Lance specializes in designing comprehensive personal insurance programs for emerging wealth individuals and can create a program that's tailored to your individual needs. Lance is a certified Property and Casualty Insurance Agent. Mr. Barkley holds a BBA in Information Systems from Georgia Southern University.

Protect Your Investment with these simple tips on Your New Condominium:

- Most condominium associations require you to provide insurance for "additions and alterations" which are the improvements that are built into your condo. Examples may include floor coverings, cabinets, bookcases, wall coverings, kitchen appliances, light fixtures, fireplaces, custom window treatments, bathroom fixtures, interior doors and moldings. In the event of a loss, you may experience an out-of-pocket expenditure to replace these items if you do not purchase adequate limits of coverage.
- Isn't this covered under my condominium's or building association's insurance? Most likely not. In many cases, the insurance provided by the association will only cover the structure. Any improvements made to the interior of the individual units within the building are often not covered by the association.
- Talk to an expert to help take the guesswork out of your insurance. We'll review your condominium association's insurance to ensure you have adequate coverage for your additions and alterations, as well as help you determine the amount of contents coverage you need.
- We recommend you inventory your personal belongings so you have an accurate record of your contents in the event of a loss.

Call Lance K. Barkley at 678.842.9901 to discuss your insurance needs or via email at lbarkley@tbgins.com.

Lance has the ability to handle even the most sophisticated insurance needs, including:

- The design of comprehensive and competitive insurance programs for high-net worth individuals.
- Ability to provide up to \$50,000,000 in liability limits.
- Sophistication to assess potential exposures associated with community service. We can design appropriate solutions for E&O, D&O, EPLI and Kidnap & Ransom.
- Capability to protect your high-value transportation, such as mega-yachts, aircraft, motor homes, recreational vehicles, jet skis and motorcycles.
- Expertise to insure multiple locations, including out of state and remote coastal locations.