



# Monthly Newsletter

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Marta Castro

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**Security**..... (305) 864-7252  
**Fax** ..... (305) 868-8509  
**Email**..... marbellacondo@att.net

### OFFICE HOURS

**Mon-Fri:**..... 9 AM - 12 PM

### MARBELLA CONDOMINIUM

9341 Collins Avenue  
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## Get an Insurance Checkup

Want to save a little money? Take a hard look at your insurance coverage. Experts recommend getting an insurance checkup once a year. You may find that your situation has changed and you need less, or more, insurance. Laws in your state may have changed or it may be time to get a new insurance company.

To make your insurance checkup easier, gather together the paperwork for all of your insurance coverage, including homeowners or renters insurance, life, auto, and any other type you may carry. This will help you compare costs vs. coverage.

#### *Some important questions to ask:*

- Am I eligible to discontinue PMI (private mortgage insurance) on my homeowners policy?
- Have any laws changed in my state requiring more or less coverage?
- Has my employer begun to offer more or less insurance, including disability, life, or supplemental insurance?
- Do I qualify for any additional discounts?
- Can I save money with a higher deductible?
- What is the best deal I can get on this type of coverage?

Once you've talked with your current agent and gotten a firm price on the insurance coverage you want, take the time to call around to other companies. You may be surprised at the savings you can find. If you do find a better deal elsewhere, it is easy to switch. Simply start up your coverage at the new company and then send a letter or fax to your original insurance agent stating when you would like your coverage discontinued. If there is remaining time on your policy, you will receive a refund of the amount you've already paid.

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## Hurricane Trivia

- It wasn't until 1953 that the U.S. National Weather Service started using women's names for storms. In 1979, men's names were added.
- Around the end of the 19th century, an Australian meteorologist began giving women's names to tropical storms and hurricanes.
- A list of names is put together that includes names beginning with every letter of the alphabet except Q, U, and Z.
- Today, the World Meteorological Organization uses six lists in rotation, reusing the same list every six years. If a hurricane is particularly deadly or costly, the name is retired and a new name is chosen.



### NEW LISTINGS AND SALES BY US! SELLING/ BUYING / RENTING?

**NEW LISTING!**  
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 Realtor \*- Associate - LEED AP  
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 vivikliner@gmail.com



## GOT PROPERTY DAMAGE? GET HELP NOW!

**RE-OPEN OLD & DENIED CLAIMS**

**FREE CLAIM INSPECTION**

**IS YOUR ROOF LEAKING?**

**ARE YOU HAVING PLUMBING BACKUPS?**

**DO YOU HAVE WATER DAMAGE?**

**DOES YOUR DRAIN LINE NEED TO BE REPLACED?**

**RESIDENTIAL • COMMERCIAL  
 COMMUNITY ASSOCIATIONS**



Roof  
Leaks



Water  
Damage



Vandalism  
Damage



Loss of  
Income



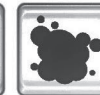
Fire  
Damage



Flood  
Damage



Hurricane  
Damage



Mold  
Damage

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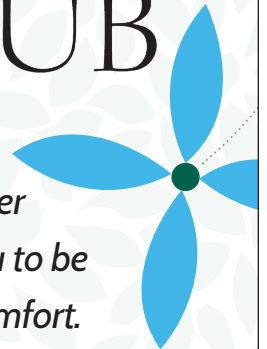
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**SANDY EDELMAN**  
Broker Associate  
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**WE KNOW YOU HAVE A WORLD FULL OF CHOICES. WE HAVE PROVEN RESULTS!**  
*Please call to discuss the possible sale or lease of your property! Inventory is needed!*

Island Pointe, 10350 W Bay Harbor Dr. Unit 7AB, 3/3/1+Den luxury unit, grand Master suite w/ custom closet, 2 parking & storage room. Direct bay views from every window. Offered at \$675,000. A MUST SEE!  
Cricket Club, 1800 NE 114th St. Unit 1703, 2/3, 2320SF. Coveted NE 'Rotunda' unit w/ city & bay views. Formal dining, eat in kitchen, valet, bay front pool. Offered at \$339,000. ESTATE SALE!

360 Condo, 7900 Harbor Island Dr. Unit 907 1/1/1, bay views. Reduced to \$263,000. JUST SOLD!  
Shorecrest/Davis Harbor, 950 NE 88th ST. 3/2, open layout. Offered at \$525,000. SOLD!  
Island Pointe, 10350 W. Bay Harbor Dr. Unit 5L, 1/1, city skyline view. LEASED!  
Fairway North/Hallandale, 600 NE 14th Ave. Unit 416, 2/2. Offered at \$129,900. SOLD!  
Biscayne Point, 7975 Biscayne Point Cir. 3/2 \$6950/month. LEASED AGAIN!  
Biscayne Park, 11193 NE 8th CT. 3/3, pool home on over half acre lot. Offered at \$689,000. SOLD!

 Call us for a pressure free market analysis of your property or if you are ready to find your new home.  
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