



6250 Hwy 40 E
St. Marys, GA 31558
912-882-5658

Insurance: When looking for an insurance company there are many things to consider. Price of policy is not the only question you should ask.

- Flood Insurance may not be required in all locations in the area. However, we are surrounded by water and the houses that flooded in the latest hurricane were not in a flood zone. I strongly suggest that you obtain flood insurance.
- Your policy will have a higher deductible for wind/hail damage. This means during a hurricane your deductible will be higher. Know what your deductible is for different situations.
- Roof depreciation: Your policy may have an exclusion for roof damage or depreciation schedule. The insurance will pay less for an older roof than a new roof.
- Sewage Rider: many policies do not pay for sewage backup into your home unless you have the sewage rider.
- Your neighbors tree falls on your house or property it is your responsibility.
- Most important, READ your policy. Ask questions before you need to use the policy.

This is a list of a few local insurance agencies to help you in your selection of insurance. Often a local insurance agent understands the area and can provide you with excellent service and competitive rates.

ALLSTATE INSURANCE

Dean Schuepbach deans@allstate.com 912-882-5557

BARLOW INSURANCE

Chris Barlow chris@barlowinsurance.com
Beverly Barlow beverly@barlowinsurance.com 912-882-4556 barlowinsurance.com

COUNTRY FINANCIAL Brooks Joiner 912-729-5548

Brooks.Joiner200@CountryFinancial.com

INSURING CAMDEN

Walter "Joss" Josslyn 912-222-5595
jossinsures@gmail.com

LAMB INSURANCE

Taylor Lamb taylor.lambinsurance@gmail.com
912-882-5656 www.lambinsurancega.com

SHELL AGENCY

Josh Proctor 912-269-3614
josh@theshellagency.com

STATE FARM INSURANCE

Jane Brown
jane@janebrown.com 912-882-5454
www.janebrown.com
Kevin Lang
kevin.lang.hojb@statefarm.com 912-882-7144
www.kevinlangagency.com

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