



PERSONAL

HOMEOWNERS

There's no place quite like home. BGS provides you with custom homeowner's insurance solutions to protect not only your home here in Florida but also nationwide. We can combine secondary locations and all residences into one convenient package.

AUTOMOBILE

Today automobile insurance extends beyond your car. Bateman, Gordon & Sands can include coverage from the family car to your golf cart, low speed vehicle, ATV and other recreational vehicles. Enjoy the ride no matter what you drive.

EXCESS LIABILITY

Let us help you sleep better at night. BGS can protect you and your family with excess liability coverage. With a full risk analysis and limits as high as \$50MM you have that extra layer of protection and peace of mind.

- ✓ Primary Home
- ✓ Renters
- ✓ Condominium Unit
- ✓ Flood
- ✓ Excess Flood
- ✓ Valuable Articles Floater
- ✓ Private Passenger Vehicles
- ✓ Motor Homes
- ✓ Motorcycle Insurance
- ✓ Classic/Antique Vehicles
- ✓ Recreational Vehicles (ATV, Jet ski, Wave runners)
- ✓ Umbrella Protection



LIGHTHOUSE GROUP

The Lighthouse Group was designed for families with complex exposures. Your unique lifestyle calls for unique solutions. We create a personalized package to fit your specific needs. Our high net worth markets offer some of the broadest coverage in the industry along with exceptional claims handling. We act in an advisory role to help you manage your risk in the following areas on both a local and national level:

- ✓ Secondary Locations
- ✓ Workers' Compensation
- ✓ Employment Practices Liability
- ✓ Cyber Fraud
- ✓ Investment Properties
- ✓ Excess Liability
- ✓ Yacht
- ✓ Luxury Automobiles
- ✓ Kidnap & Ransom
- ✓ Aviation
- ✓ Valuables / Collections
- ✓ Equine
- ✓ And more...

YACHT & BOAT

The value of your watercraft is only one consideration when it comes to personal marine coverage. The BGS Marine Department understands the complexities of marine insurance contracts. We differentiate ourselves from the competition by working closely with our underwriters to negotiate a broad range of physical damage and liability coverages, policy terms and conditions. This includes coverage for your crew, desired cruising area, electronics and personal belongings plus competitive deductibles, warranties and premiums.

- ✓ Theft
- ✓ Vandalism
- ✓ Windstorm/Hail
- ✓ Lightening
- ✓ Trailing

- ✓ Fire
- ✓ Explosions
- ✓ Damage in transit
- ✓ Collision
- ✓ Sinking

- ✓ Medical
- ✓ Accidents
- ✓ Emergency service
- ✓ Physical damage
- ✓ Personal effects



EMPLOYEE BENEFITS

GROUP BENEFITS

We have developed the BGS Employee Benefits Advantage process to help guide your organization through the complexities of available healthcare products and human resource mandates. You have a business to run and employee benefits are a key contributor to employee retention and profitability. Our team will partner with you to develop a tailored long-term management plan for your employee benefits program.

The BGS Employee Benefits Advantage helps you reduce enrollment and administrative costs. We partner with HR Workplace Services for access to extensive HR and business development solutions.

- ✓ Group Medical (Fully Insured & Self Insured)
- ✓ Group Dental and Vision
- ✓ Group Life
- ✓ Group Short & Long Term Disability
- ✓ Online Enrollments
- ✓ Section 125 and Cobra Plan Administration
- ✓ Retirement Plans: 401K and Simple IRA
- ✓ Executive Financial Planning
- ✓ Health and Wellness Initiatives



INDIVIDUAL

FINANCIAL AND INDIVIDUAL PRODUCT SERVICES

As your personal, professional and family life expands and matures your wellness and estate plans should evolve to maintain compatibility. We help you navigate the ever-changing healthcare landscape to ensure you have the right products in place to enable you to obtain the care you and your family require. Our investment products help you balance short term personal and professional financial priorities while still planning for your long term goals and securing your legacy.

- ✓ Individual Life and Disability
- ✓ Individual Health
- ✓ Medicare Supplements
- ✓ Long Term Care Insurance
- ✓ IRA's
- ✓ Executive Financial Planning
- ✓ Estate Planning
- ✓ Annuities
- ✓ Mutual Funds



SURETY BONDS

SURETY AND FIDELITY

Surety is the heartbeat of a construction company. The ability to get a surety bond... when you need it... for the right amount... is key to your bottom line. The surety market and construction business occupy a rapidly evolving environment. Changes in the surety space include cash requirements, balance sheet expectations, WIP management, and type of work. No company wants to find they can't do the job because they can't get bonded.

At Bateman, Gordon & Sands, we have developed a Surety Performance System™ that proactively manages surety for contractors so they can be confident they will have the financial structure and relationship to get surety bonds when they need them. Using the Surety Performance System™, we will conduct a thorough assessment of your financials, current operational plans, future growth plans, and complete an annual plan for maximizing your potential.

The Surety Performance System™

- ✓ Initial Surety Review
- ✓ Market Analysis
- ✓ Plan
- ✓ Performance Review
- ✓ Additional Resources

Our goals are to help you:

- ✓ Secure larger jobs
- ✓ Increase bond capacity
- ✓ Have backup in place for increased security of getting that critical bond
- ✓ Maintain strong relationships with surety underwriters
- ✓ Be proactive vs reactive in the surety bond market

HR WORKPLACE

Bateman, Gordon & Sands Insurance is a proud partner with HR Workplace Services (HRWS). HRWS specializes in human resource services and business development and has clients in all 50 states and 12 countries.

HRWS assigns our clients a designated Human Resource and Workplace conflict Resolution Team. Your assigned team will have extensive knowledge of all facets of human resources and can provide a custom solution for your situation. Our clients have access to unlimited telephone and e-mail contact with their team through HR Advisory Services. You may also use the HRWS online portal to manage HR documents, company handbooks, and reporting.

Our extensive list of services include the following workplace issues and more:

- ✓ Performance Management
- ✓ Employee Handbook Review
- ✓ Immigration
- ✓ Compensation and Total Rewards
- ✓ Wage & Hour/Equal Pay Act Regulations
- ✓ Conflict Resolution
- ✓ EEO/ADA/FMLA Guidance
- ✓ Conflict Resolution
- ✓ Recordkeeping Support
- ✓ HR Audits & Customized Forms
- ✓ Harassment & Discrimination Complaints
- ✓ Job Descriptions
- ✓ Policy & Procedure Review
- ✓ Leave Policies
- ✓ Employee Relations
- ✓ HIPAA, ERISA Compliance
- ✓ Statutory Compliance
- ✓ Internal Investigation Support



BUSINESS

With the BGS Business Advantage, our Commercial Lines Team partners with you to develop a detailed strategy to help you manage your company's risk. Our system helps identify hidden exposures associated with your business and the unique challenges of your industry.

The process begins with an individual evaluation intended to identify critical issues that threaten your organization. We then develop a long-range, multi-year risk mitigation plan which is reviewed and modified at specific intervals. Our risk mitigation programs are developed and executed to benefit our client partners.

- ✓ Specialty Seminars and Training
- ✓ Safety and Risk Management (OSHA Compliance)
- ✓ Risk Transfer Solutions
- ✓ Claim Management and Cost Containment
- ✓ Experience Modification Factor Review and Verification
- ✓ Certificate of Insurance Review and Recommendations
- ✓ Human Resource Solutions
- ✓ Captive Feasibility Studies
- ✓ General Liability
- ✓ Property
- ✓ Flood
- ✓ Windstorm
- ✓ Business Automobile
- ✓ Inland Marine / Mobile Equipment
- ✓ Workers Compensation
- ✓ Umbrella / Excess Liability
- ✓ Builders Risk
- ✓ Professional Liability
- ✓ Employment Related Practices Liability
- ✓ Employee Benefits Liability
- ✓ Pollution Liability
- ✓ Bonds
- ✓ PEO / Employee Leasing



ABOUT US

BGS has provided personalized consultative advice since 1947. This has always been our core philosophy. Our company has four distinct divisions with specialists in each group. While other insurance company advisors try to “wear all hats”, we have specialists in dedicated departments, and team up to provide you the best all-around coverage.

We have built our reputation by simply giving our customers personal attention and have maintained our customers’ trust with our unparalleled relationship with over 200 of the best carriers. When we partner with you, together we build a personalized insurance program for your business, autos, homes, valuable collections, yachts and other watercraft, and life and health benefits.

With our expertise in the challenging Florida marketplace, our risk advisors will ask you the right questions. Once we get to know you we will develop a customized strategy to help manage your risk and protect you, your family, your business and your employees.

Message From The President:
HOWARD NEWMAN, PRESIDENT

“Our clients’ needs are the focal point of our operation, not the sales process.” This core philosophy is the building block of BGS, which allows us to be the insurance agency our clients can trust. We get to know as much about clients as we can so we can properly advise them. It’s that simple. BGS has specialists in each of the divisions of insurance, and with teamwork across departments, we can provide our clients with a personalized program to protect their assets. Our core values are trust, character and integrity. I invite you to learn more about who we are and what we can do for you.