



Mutual
INSURANCE BVI



COMMUNITY FOOTPRINT
— Page 5



PUERTO RICAN TOSTONES
— Page 4

Newsletter

What's Inside

Policies we offer

— Page 2

Why You Really Need Car Insurance!

— Page 3

Caribbean Recipes

— Page 4

Mutual Insurance opens branch office in Pockwood Pond

— Page 5

Caribbean Trivia

— Page 6



Geon Boreland-Kazembe

Mutual Insurance boss captures top awards

MANAGING Director of Mutual Insurance BVI, Geon Boreland-Kazembe walked away with two prestigious awards for insurance sales at the 2015 Mutual of Omaha Chairman's Council Awards Ceremony held in France recently.

The annual event which was held at the Le Grande Intercontinental Hotel in Paris on March 17-22 recognises top sales agents in the Mutual of Omaha Insurance Company, which is one of the companies that Boreland-Kazembe represents.



A veteran in the insurance industry, Boreland-Kazembe copped the Mutual of Omaha Silver and Bronze Eagle awards for outstanding salesmanship in the company for the year 2014.

During the ceremony which was attended by hundreds of persons, she was also recognised for being with Mutual of Omaha for 10 years – nine of which she consistently ranked among the top

Turn to Page 3

CONTACT US:

R&R MALONE COMPLEX

1-284 340-1045
www.mutualinsurancebvi.com



Owner/Managing Director

Geon Boreland-Kazembe LUTCF
Cell: 1-284 340-0728
Main Office: 1-284 495-2464

Manager — Main Office/ Branch

Elizabeth Peters
Cell: 1-284 340-8869
Main Office: 1-284 340-1053

Agency Supervisor

Sherenette Spencer
Cell: 1-284 544-2798

The company that prays together



Mutual Insurance BVI service team



Deneisher Gayle, the newest addition to the Mutual Insurance BVI family



Ms Massiah receiving a token from Mutual Insurance staff Shernette Spencer.

Policies we offer

1. Educational plans to cover the cost for educating your child, children (college funds)
2. Life insurance with benefits while alive for young and old
3. Auto insurance
4. Home owners insurance
5. Marine insurance
6. Builders risk
7. Health insurance
8. Disability risk
9. Retirement plan
10. Liabilities
11. Air evacuation (MASA)

Why You Really Need Car Insurance!



IT is a fact that most people hate to fork out money to pay for car insurance. After all, it is true that it is something that some of us may end up never having to use.

However, judging from the driving habits of motorists in the Virgin Islands and the number of daily vehicular accidents, you can bet your bottom dollar that car insurance will come in handy some day.

To further convince you on why having good car insurance is essential, we have provided four simple facts, courtesy of insurancehotline.com, on WHY YOU REALLY NEED CAR INSURANCE.

1: It's the responsible thing to do

The laws requiring car insurance exist for a good reason. If an error of judgment on your part causes someone else to be injured or their property damaged, then you are responsible for the cost of making it right.

Having car insurance

makes certain that you are financially responsible for any damages you might cause.

You pay that premium in order to maintain the ability to get those damages covered should that day ever come when you face a claim against you. Car insurance is required by law to protect everyone and make sure that you, too, will receive compensation if you're on the other side of the claim one day.

2: Accidents happen

Yes, accidents happen. They happen every day to the tune of millions of dollars in property damage and medical bills. They happen to both good and bad drivers and we carry insurance because of that simple fact.

While most accidents are minor, serious accidents are not at all uncommon. They can result in the total destruction of your vehicle or that of another driver, and in serious injuries that can leave someone off work for an extended period of

time.

They can even leave people dealing with funeral expenses for a loved one.

While car insurance doesn't prevent these things from happening, it provides a financial security blanket that ensures that if nothing else, figuring out how everything will be paid for is one thing you don't have to worry about when you're dealing with an accident large or small.

3: You can't afford to lose it

Unless you're one of the few who is independently wealthy and has a large supply of cash to draw on if you are faced with a claim against you, then car insurance is something you simply can't afford to be without. Think about it this way: if you can't afford the car insurance premiums, how will you afford the much higher cost of paying a claim out of pocket?

Car insurance doesn't

exist to scam people out of their money on a product they may never use. It exists to protect you against the very real risk that you could find yourself financially responsible for some large bills you can't afford to pay.

4: It's not only accident

Many people think that since they are good drivers, they have no need of car insurance. But there is another side to car insurance. What happens if your car is stolen and wrecked? What happens if it's destroyed by fire, or keyed by vandals?

Car insurance is there for more than just to cover you in the event of an accident. Most car insurance policies today come with a range of extra coverages and services that can make them valuable and helpful even if you never have an accident. Things like roadside assistance and rental car coverage are helpful options that increase the value you get out of your insurance policy.

Mutual Insurance boss captures top awards

Turn from Page 1

producers.

Speaking of her accomplishments, she said 2014 has been a great year. She also thanked her dedicated staff whom, she said, played a pivotal role in the accomplishments of the past year.

"2014 has been an excellent one with Mutual of Omaha Insurance Company. The successes of the past year are the result of the hard work, and the consistent efforts that the team at Mutual Insurance BVI puts into ensuring that the insurance needs of our clients are met."

"Staying true to our commitment to serving our clients with excellence, we promise to continue working hard in 2015 to take care of the insurance needs of our clients in the Virgin Islands," said Boreland-Kazembe.

RECIPE CORNER



Stirr it up!

Puerto Rican Tostones

Ingredients

5 tablespoons oil for frying
1 plantain broken into chunks
3 cups of cold water
salt to taste

Method

1. Heat the oil in a large skillet.
2. Place the plantains in the oil and fry on both sides for approximately 3 1/2 minutes per side.
3. Remove plantains from the pan and flatten them using a rolling pin.
4. Dip the plantains in water, then return them to the hot oil and fry 1 minute on each side.
5. Salt to taste and serve immediately.



Roast Yellow Yam recipe

Ingredients:

Yellow Yam

Method

1. Use a brush and wash the dirt of the yellow yam. Do not peel, skin is sometime edible.
2. Put whole yellow yam on grill
3. Cook on both sides until brownish black
4. Use skewer to check if cooked
5. Remove yellow yam from grill
6. Cut yellow yam into pegs
7. Serve with callaloo or ackee

Special Reminders

Any changes to your name, address, phone numbers, or email address? Please call one of our contact numbers or visit your representative or just walk in. We will be happy to make the necessary changes.

Special Reminders

If you are in need of a referral, do not hesitate to call us

If you need to set up an appointment just call or walk in. Our efficient staff will be here to serve you

Community foot-print

THE management and staff of Mutual Insurance BVI would like to wish all the contestants of the Mr. & Ms. Fifth Form Pageant 2015 good luck as they get ready for the grand event on Saturday, April 18.

Mutual Insurance BVI is happy to say that we are the proud sponsor of contestant #2 Chemoia Hodge. Special wishes to you Chemoia, go out there and put your best foot forward.

About Chemoia

Age: 17

Career goal: To become a forensic accountant

Philosophy: Go big or go home

Why I should win: I think I should win because when I set my mind to something I always make sure I put my best foot forward; I will go and give it my best



Mutual Insurance BVI Office Manager, Elizabeth Peters

Mutual Insurance opens branch office in Pockwood Pond

IN January, Mutual Insurance BVI opened a new branch office in Pockwood Pond, which it says will better serve the needs of persons living on the western side of the Island.

The new branch which is located at the R & R Malone Complex in the vicinity of the Department of Motor Vehicles (DMV) is managed by our well-abled Agency Supervisor, Elizabeth Peters.

While stating that the Pockwood Pond branch offers all the services that are available at the main office in Road Town, owner/managing director Geon Boreland said it was the numerous requests from auto insurance clients that jolted the birth of the new

It is a matter of listening to our clients and responding to their needs. So, with the opening of our new branch we are saving them time, money that they would have to spend on gas travelling to town and the unnecessary hassle

branch.

"The office is located close to the DMV so clients would often complain that if they are registering their vehicles and a simple issue arose they would have to travel all the way to our Road Town office to have it corrected," said Boreland.

"It is a matter of listening to our clients and responding to their needs. So, with the opening of our new branch we are saving

them time, money that they would have to spend on gas travelling to town and the unnecessary hassle," she added.

The office is opened from 8:30 – 4:30 pm on weekdays.

Our promise to you

Leadership

Mutual insurance BVI operates under a leader whose goal is to design the best path for your financial future. Your goals become our goals and we strive to accomplish this together. Our financial advisor assist you in setting, monitoring, and meeting your objectives through a spectrum of financial services including long-term asset accumulation, preservation, and distribution.

Our commitment

We are committed to our local residents and business community who rely on us to help secure their financial futures, however, our commitment doesn't end there. We believe in building long-lasting

relationships with our clients. We also serve the local communities in which clients and non-clients live and work. Here is how we are making a difference in our communities.

To the community

Our involvement in the communities cut through charitable organizations, funding to students and church events. We are deeply involved in the everyday lives of people in general, because they are important to us.

To our clients

Our working environment is characterized by teamwork, trust and cooperation. We work together to serve you. We honour our

commitments and hold ourselves and each other accountable. We support the best in each other and know we can be the best financial advisor. We are determined to succeed for your benefit.

Our process

Finding the right solution for your personal or business needs requires us to pay special attention to the circumstances of your unique situation. This is why we our financial advisor takes a needs-based approach to our insurance sales strategy. Our four-step process of analyzing, recommending, implementing, and reviewing your strategy will help ensure that you get on course to achieving your goals, and remain on course as life unfolds.

Thought for the month

In the end, it's not the years in your life that counts.
It's the life in your years — Abraham Lincoln

Caribbean Trivia

Did you Know...?

1. After discovering a seemingly endless number of islands in the northeast Caribbean in 1493, Christopher Columbus named them after St Ursula and the 11,000 virgins — the Virgin Islands.
2. There are about 35 species of lobster in six families that occur in the Caribbean Sea.

