



Mutual
INSURANCE BVI



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Managing Director of Mutual Insurance BVI, Geon Boreland-Kazembe was the official flag-bearer for the British Virgin islands at the annual Million Dollar Round Table meeting held in Downtown Orlando Orange County Convention Centre in Florida. The prestigious meeting was held between June 3 to 7. The event welcomed persons from 71 different countries around the world. The meeting provides an avenue for sales insurance professionals from around the globe to share ideas with peers and to empower each other to reach new levels of success in both their personal and professional lives. See more photos on page 2.

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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)



What to Do After A Car Accident?

Contacting your insurer not the only thing

IN our last issue we delve into the topic of insurance coverage for your new car. This month we want to touch on another issue that most people, especially new car owners do not like to talk about.

That is, what to do when you find yourself involved in a car accident.

Auto accidents are unexpected and stressful. Even the most careful of all drivers may be involved. But don't worry, if you find yourself in a car accident Mutual Insurance is committed to restoring you peace of mind in the shortest possible time.

You may find this a little strange but the best way to deal with an accident is to be prepared for one.

Here are some things you can do right now to make sure you're ready for the unpredictable.

- Keep a vehicle safety kit in your car.
- Put your most important info in the glovebox (ID cards, vehicle registration,

emergency contacts, health insurance cards, etc.)

- Make sure your phone is charged and you have the contact information for our offices (340-1082 for our Road Town office and 340-1053 for Pockwood Pond).

At the Accident Scene

Be sure to:

- Move your car to a safe nearby location, but be careful not to leave the scene.
- Check to see if anyone is hurt and call for medical assistance.
- Contact the police. They'll let you know if an officer needs to be present.
- If your car isn't drivable, you can request roadside assistance.

What information should you exchange?

First, don't reveal your policy limits or admit fault to anyone other than Mutual Insurance. Collect the following

information:

- Names, phone numbers, addresses and email addresses of all occupants and witnesses
- Location
- Photos of the accident scene and all vehicles involved
- Company name, policy number and phone number for other insurance companies
- If emergency services respond: police report number, phone number, officer name and badge number, etc.

Report A Claim

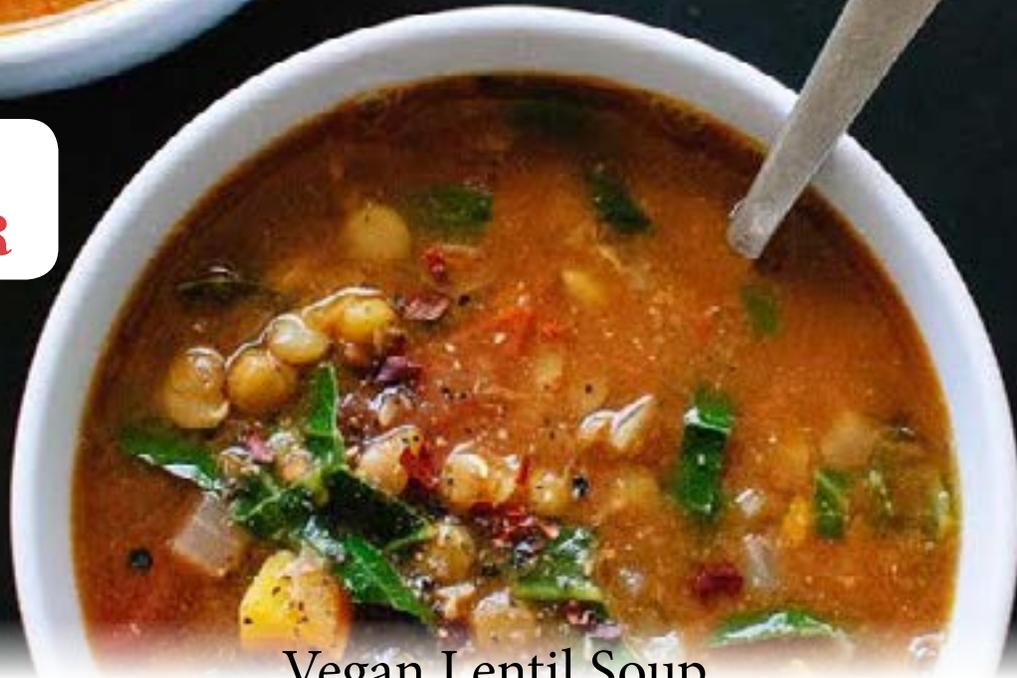
- You can report a claim by contacting our office at any of the numbers provided above.

(NB Geico.com contributed to this article)



Stirr it up!

RECIPE CORNER



Vegan Lentil Soup

Ingredients

- ¼ cup extra virgin olive oil
- 1 medium yellow or white onion, chopped
- 2 carrots, peeled and chopped
- 4 garlic cloves, pressed or minced
- 2 teaspoons ground cumin
- 1 teaspoon curry powder
- ½ teaspoon dried thyme
- 1 large can (28 ounces) diced tomatoes, drained
- 1 cup brown or green lentils, picked over and rinsed
- 4 cups vegetable broth
- 2 cups water
- 1 teaspoon salt, more to taste
- Pinch red pepper flakes
- Freshly ground black pepper
- 1 cup chopped fresh collard greens or kale, tough ribs removed
- Juice of ½ to 1 medium lemon, to taste

Method

1. Warm the olive oil in a large Dutch oven or pot over medium heat. One-fourth cup olive oil may seem like a lot, but it adds a lovely richness and heartiness to this nutritious soup.
2. Once the oil is shimmering, add the chopped onion and carrot and cook, stirring often, until the onion has softened and is turning translucent, about 5 minutes. Add the garlic,

cumin, curry powder and thyme.

Cook until fragrant while stirring constantly, about 30 seconds. Pour in the drained diced tomatoes and cook for a few more minutes, stirring often, in order to enhance their flavor.

3. Pour in the lentils, broth and the water. Add 1 teaspoon salt and a pinch of red pepper flakes. Season generously with freshly ground black pepper. Raise heat and bring the mixture to a boil, then partially cover the pot and reduce heat to maintain a gentle simmer. Cook for 30 minutes, or until the lentils are tender but still hold their shape.
4. Transfer 2 cups of the soup to a blender. Protect your hand from steam with a tea towel placed over the lid and purée the soup until smooth. Pour the puréed soup back into the pot and add the chopped greens. Cook for 5 more minutes, or until the greens have softened to your liking.
5. Remove the pot from heat and stir in the juice of half of a lemon. Taste and season with more salt, pepper and/or lemon juice until the flavors really sing. Serve immediately. Leftovers will keep well for about 4 days in the refrigerator, or can be frozen for several months (just defrost before serving).

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

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

Any changes to your names, 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.



DEFENSIVE DRIVING

SO, now that we have covered the topic of what to do after a car accident which is almost inevitable, we want to share some tips on how to avoid accidents as much as possible.

Drivesed.com has provided us with some useful tips on defensive driving.

What is defensive driving? It is a set of driving skills that allows you to defend yourself against possible collisions caused by bad drivers, drunk drivers, and poor weather.

If you look ahead and keep your eyes

moving, you will spot potential hazards more easily. Once you have identified a potential hazard and decided what to do, act immediately.

Defensive drivers are able to avoid dangers on the road by using their safe driving practices.

Tips for defensive driving:

- Plan ahead for the unexpected.
- Be able to control speed
- Be prepared to react to other drivers
- Do not expect the other driver to do what you think he or she should do

- Respect other users of the roadway.
- Be aware of driving in special road and weather conditions
- Be alert and avoid distractions, e.g., cell phone use, eating.

Don't make assumptions about another driver's intentions. If you expect drivers in parked vehicles to remain parked at all times, always yield at intersections, or remain in one lane at all times, etc., you risk being caught off guard when drivers do not do what's expected.

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 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.

Scripture of the Month

Luke 21: 29-36—And he told them a parable: "Look at the fig tree, and all the trees. As soon as they come out in leaf, you see for yourselves and know that the summer is already near. So also, when you see these things taking place, you know that the kingdom of God is near. Truly, I say to you, this generation will not pass away until all has taken place. Heaven and earth will pass away, but my words will not pass away.

Caribbean Trivia

Did you know...?

- Only three Caribbean cities boast populations above a million: Santo Domingo, Havana and Port au Prince, and the most common Caribbean language is Spanish.
- Harrison's Cave on Barbados is the largest limestone cave in the Caribbean, while the Queen Juliana Bridge in Willemstad, Curacao is the highest bridge in the entire Caribbean at 185 feet.
- St. Maarten boasts the distinction of being the smallest island in the world to be shared between two sovereign nations, France and the Netherlands.

