



*Large Enough to Serve You
Small Enough to Care*



Greetings,

February makes us think of HEARTS –

It could be anything from Heart Health to a Heart Warming gesture directed towards someone else. At Landmark, we insure the tangible things that matter most in your life – your home, the lives of the people you love, your autos, your businesses, your health, even priceless heirlooms. Examine the people, places and things that are close to your heart and call us to see how we can help protect them.

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The Savvy Independent

Let's have a quick lesson about Life Insurance.

There are essentially two types, permanent and term. Each of these types serve a purpose. Permanent insurance locks in the rate at the age that you are when you purchase the insurance, it can build cash value and earn dividends. Term insurance does not do those things and the premium goes up as you get older but because it does not build cash value and earn dividends it is also much more affordable for purchasing larger amounts of coverage. Term insurance is designed to cover expenses that will have an end such as mortgages or children's education.



For some people, a perfect combination would be to have a relatively small permanent policy that you would always keep and supplement that with term coverage to protect more short term needs.

Call us today to design the perfect plan for you!

Laura Morrison
Director of Agency Relations

Meet the new additions to team Landmark

We have some new additions to our Landmark team!

Please meet L to R
Stephanie Wickiser –
Commercial Customer
Service, Suzy Tawes – Bookkeeper, Shalina Lockwood –
Personal Lines Customer Service and Heather Comer
McClenahan – Customer Service



WELCOME TO LANDMARK LADIES!

Mr. McTidbit

Believe it or not boating season is right around the corner, so when you are looking for a great marina this year here are some tips to keep in mind.



Take a look at the **security measures** that are in place – Is the marina well lit? Is there a security gate and is there a dock attendant that checks on the boats regularly? The level of security in place can affect your insurance rate.

How about **amenities** – Are there safe electrical hook-ups, pump out stations and fueling facilities?

Pay attention to the **condition of docks** and piers if stocking your boat in the water and the **condition of the grounds** if you will be moving your boat by trailer.

Next month we will talk about some things that you can do to minimize losses on your boat.

Ryan McClenahan
Vice President



Open Monday – Friday
8:00 a.m. to 5:00 p.m.

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