

## Quarterly Newsletter — November 2023

This holiday season, Gallagher is grateful for our clients and the opportunity to serve you and your family's unique insurance needs. You deserve to work with advisors who appreciate where you've been and where you're going — we're excited to make the journey with you. Happy holidays from your friends at Gallagher.



## Black Friday and Cyber Monday: How to Avoid Cybercriminals

Poised at the precipice of the busy holiday season, Black Friday and Cyber Monday are a siren call for shoppers keen on finding the perfect gift for their loved ones. The flurry of shopping activity surrounding this time of year makes seasonal shoppers a desirable target for cybercriminals. [Read More >>](#)



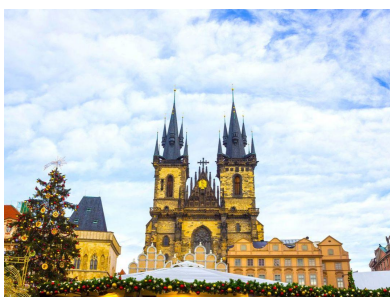
## Four Tips to Get Your Summer Home Ready for Winter

Second properties are a commitment; if something goes wrong while you're away, you could return to a damaged home and significant repair bills. Here are some tips to help you protect your investment and winterize your property. [Read More >>](#)



## Deck the Halls: Tips for a Glamorous (and Safe) Holiday Party

Here are some party considerations that will create a bounty of fond seasonal memories for your guests — and have them eagerly awaiting an invitation to next year's fête. [Read More >>](#)



## Top Travel Destinations for an Unforgettable Holiday Getaway

The holiday season is a valuable time to get together with family and friends while reminding ourselves of the people and things that matter most. Review our list of the top four places to travel this holiday season. [Read More >>](#)



Gallagher

Perks

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## Concierge Medical Care: No Matter the Season

Don't let illness or injury slow you down this holiday season, whether you're at home or traveling. Stay one step ahead by utilizing your Gallagher Perks benefits to save 12% on all concierge memberships with WorldClinic.

WorldClinic offers its members immediate access to a dedicated physician who knows you and provides a comprehensive healthcare experience for any medical condition, no matter where you are in the world. Equipped with a comprehensive array of prescription and over-the-counter medications, your personal medical kit empowers WorldClinic doctors to begin treatment promptly, so you can return to your loved ones faster. To learn more, visit [worldclinic.com](http://worldclinic.com).

**Let's collaborate to protect your clients. Call or email today to discuss how.**

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