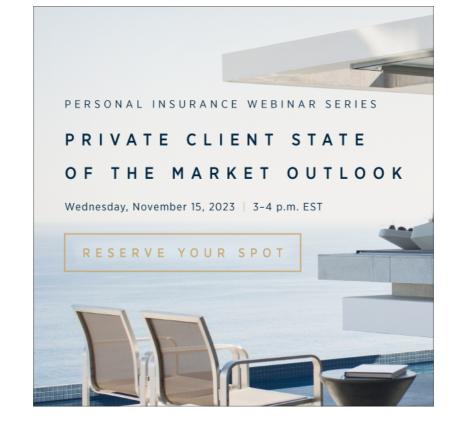


NOVEMBER 2023

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.





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 surrounding this time of year makes seasonal shoppers a desirable target for cybercriminals.

Read More >



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 >



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 >

■ WOI



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

s fête. our list of the top four places to travel this holiday season.

Read more >

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.

Let's collaborate to protect your clients.

Call or email today to discuss how.

FIRSTNAME LASTNAME, TITLE

XXX.XXXXX
firstname_lastname@ajg.com

The information contained herein is offered as insurance Industry guidance and provided as an overview of current

offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete Insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Gallagher publications may contain links to non-Gallagher websites that are created and controlled by other

market risks and available coverages and is intended for discussion purposes only. This publication is not intended to

organizations. We claim no responsibility for the content of any linked website, or any link contained therein. The inclusion of any link does not imply endorsement by Gallagher, as we have no responsibility for information referenced in material owned and controlled by other parties. Gallagher strongly encourages you to review any separate terms of use and privacy policies governing use of these third party websites and resources.

Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC. (License Nos. 100292093 and/or 0D69293).

© 2023 Arthur J. Gallagher & Co. | 1104491884