

Personal Insurance

Advisor Insights



One life, many journeys.
One partner, many options.

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.



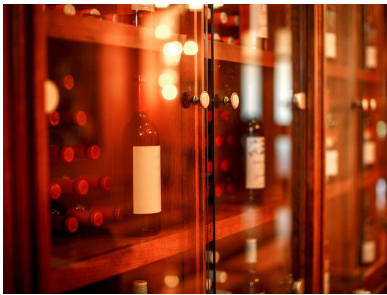
Black Friday and Cyber Monday: How to Avoid Cybercriminals

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 >>](#)



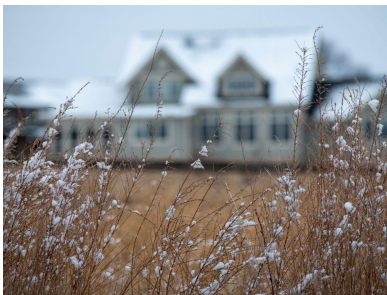
Managing the Challenges of Pet Ownership

Animal companions bring a bounty of benefits to our lives. There are, unfortunately, common issues associated with pet ownership as well. We've compiled some best practices to help you and your furry friend through each situation. [Read More >>](#)



In Vino, Veritas: Essential Questions for Building a Wine Collection

For wine enthusiasts, each step that precedes a glass of wine is an intimate ritual. The rasp of the foil cutter against the bottle. The tension of the cork before it finally releases with a pop! Is your idea of a perfect dinner party or gathering uncorking several bottles of wine and hosting a tasting? If so, it might be time to start a wine collection. [Read More >>](#)



Four Tips to Get Your Summer Home Ready for Winter

Many people took advantage of low mortgage and interest rates during the pandemic to purchase a second home. 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 >>](#)



Gallagher

Perks

Perks for Life



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.

Contact us if you have questions about your insurance.

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