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**Quarterly Newsletter — February 2024** 



#### New Year, New You: Four Insurance Tips for a Fresh Start

Whether you're mulling over common resolutions like exercising more, eating out less or spending more quality time with the people that matter most, you shouldn't overlook one crucial aspect of your life — your insurance policies. Read More >>



# **Understanding Personal Insurance: How It Works and What's Affecting Your Rates**

Life is full of uncertainties, but with the power of personal insurance, you can weather unknowns more easily. In this article, we'll dive into the basics of personal insurance and how external factors, such as climate change and labor shortages, impact your rates. **Read More** >>



### **E-Bike Boom: Insurance Tips to Help You Navigate This Trend**

As e-bikes become more popular, many owners discover they exist in a unique insurance grey area — they're motorized, unlike standard bikes, but don't require a driver's license, special training or proof of insurance to operate — and carry unique risks not associated with conventional bicycles. Read More >>



### **Turn Heads with These 2024 Jewelry Trends**

With the right piece of jewelry or a signature watch, you can elevate an everyday look to something that turns heads no matter where you go. Here are some of the top trends we're seeing in 2024 and advice on how to protect your growing jewelry collection. **Read More** >>





## Make Your Next Getaway Extraordinary with Collette

This winter, get a great start to the new year and a reprieve from blustery winter weather by traveling with Collette. Craft an unforgettable vacation and use your Gallagher Perks benefits to save up to \$500 per person on seasonal offers.\*

Choose from more than 160 guided tours spanning all seven continents, including world-renowned destinations and untouched locales. Organizing the trip is a breeze because Collette handles all the details. From selecting a destination to booking flights and hotel stays, Collette delivers peace of mind, expertise and flexibility.

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\*Restrictions apply.

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

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