



BF&M insurance *matters*

Built To Win



BF&M is proud to be the lead sponsor of the new Bermuda Underwater Exploration Exhibit (BUEI)'s America's Cup exhibit Built To Win!

BF&M CEO John Wight joined Governor The Hon. George Fergusson, Premier of Bermuda Michael Dunkley and Director of BUEI Mel Ferson in the grand opening of the exhibit.

Stop by BUEI to check out the Built To Win exhibit and learn about the evolution of America's Cup, complete with interactive stations and fun challenges including what it takes to be an America's Cup sailor.





President's Message

The 2016 Hurricane Season is upon us and with 21 named storms predicted throughout the season, it is imperative that residents remain proactive about hurricane preparedness. To ensure the protection of your precious assets, make sure your policies with BF&M are up to date by contacting one of our Customer Service Representatives. You can also stay up to date during hurricane season and get access to additional resources by visiting BF&M on Facebook. Also take a look at the last page of the newsletter for BF&M's tips on before, during, and after a storm.

We were excited to have a chance to interact with our customers and the public at both the Gorham's Home Fair and the St. George's Marine Expo which took place recently. Both events provided an opportunity for our customers to speak to a BF&M representative one-on-one in an informal environment, to obtain more information about specific

products and policies that are useful to them and win BF&M prizes.

BF&M has expanded our relationship with the America's Cup by becoming the lead sponsor of the new America's Cup exhibit Built to Win at the Bermuda Underwater Exploration Institute (BUEI), which opened in April. We are very proud to be associated with this first class exhibit, which showcases the evolution of the America's Cup and allows visitors to test their strength against America's Cup sailors with fun and interactive challenges.

On behalf of all of us at BF&M, we thank you for your continued support of our company.

R. John Wight CPA, CA, CPCU
President and Chief Executive Officer

Training & Development

The following employees successfully completed exams and achieved designations and certifications in the listed areas:

Michelle Horne – LOMA 291

Karen Whidden – LOMA 281, LOMA 291

Kyle Ferreira – Associate in Reinsurance

The following employees received certifications in CPR, First Aid and AED:

Newton Adcock

Kim Caisey

Che Clarke

Lisa Douglas

Wendi Francis

Delbert Franklin

Glen Lima

Cheryl Lynne Meens

BF&M Supports The Salvation Army

In true #Bermunity spirit, BF&M is providing free motor insurance coverage for The Salvation Army Bermuda Division's van which will help to keep their funds directed to serving the Bermudian community.

BF&M CEO John Wight is pictured with Lionel Cann, Street Ministry Coordinator and Calvin Ming, Director of Public Relations from The Salvation Army Bermuda Division.



Electronic Correspondence and Investor Queries

BF&M shareholders have the option to receive their newsletters, Annual Report, and Six Month Report electronically. If you would like to receive electronic correspondence, please contact Mrs. Mandy Lewis at mlewis@bfm.bm or call 441-298-0335.



Annual Autism Rocks Socks Day

BF&M participated in the third Annual Autism Rocks Socks Day, a fundraiser with proceeds going to Tomorrow's Voices - Bermuda Autism Early Intervention Centre for Autism Awareness Month.



Marine Expo

BF&M was at the St George's Marine Expo, answering questions on marine insurance and providing information on our policies.

Gorham's Home Fair



BF&M was at the Gorham's Home Fair, interacting with clients and giving away prizes, including a raffle for a generator. Many thanks to everyone who stopped by our table!

Pictured below is Kenji Bean, winner of the generator that BF&M raffled off after the Gorham's Home Fair. He is pictured with BF&M Vice President of Personal Insurance Andrew Hanwell.



BF&M in Sports

BF&M had an active quarter with our bowling, volleyball and football teams competing. Congratulations to BF&M's corporate football team for winning the Team Spirit Award. Pictured are the BF&M bowling and volleyball teams, and BF&M employee and captain of the football team, Che Clarke.

Prepare an Emergency Kit

Check supplies including a battery-operated radio, flashlights, extra batteries, first aid kit and medications.



Have a Family Plan

Develop an emergency plan for your home, property and pets.



BEFORE

DURING

AFTER

Stock Up on Food & Water



Have a three-day supply of drinking water and non-perishable food. Fill bathtub and buckets with water.

Charge Up

Make sure to charge your mobile device and save all emergency phone numbers.



Protect Your Property

Board up windows. Clear yard of loose objects. Move your vehicle, bike and/or boat to a secure location.



Remain Indoors

Stay in the structurally strongest part of your house, and away from windows and doors.



Secure Important Documents

Store valuables & personal papers (e.g. insurance, medical records, passports, etc.) in a waterproof container.



Count on
BF&M 24/7

Follow Official Instructions

Do not go outside unless local authorities announce an evacuation or if it is safe to step out.



Monitor the News

Stay tuned to the Government Emergency Broadcast Station on FM 100.1.



FM 100.1



Check Everyone's Safety

Ensure all family members, friends and neighbors are safe, especially senior citizens.



Stay Alert

Continue to monitor local news for the latest updates. Keep the roads clear for emergency vehicles.



Inspect Your Home

Secure your house and property against the possibility of further damage. If you hire anyone for repairs, keep receipts.



Assess the Damages

List and photograph all damages sustained. Get two written quotes for repairs.



Call BF&M

Call 295-5566 for help with your claims, insurance coverage and emergency repairs. Go to www.bfm.bm to submit your claims.