

GlobalPro
MANAGING RISK TO RECOVERY

Quarterly Insurance information you can use

ClaimsAdvocate.



Celebrate a
Decade of Advocacy



Florida License #PI45656

GlobalPro™
DECADE
of
ADVOCACY

Forward.

This year was a new normal and it felt refreshing, uplifting and encouraging. GlobalPro remained consistent with its efforts on the frontlines and witnessed historical natural disasters. The GlobalPro Cares Foundation in partnership with other great organizations collected thousands of dollars and donated it, our time and hundreds of pounds of supplies to victims. Our team has grown, our technology has improved and we often gathered our clients, vendors, and colleagues for in-person events. We forged new alliances and relationships to better serve our clients and community interests, while focusing on our core values, goals and mission.

This year was truly, a new year. A new time in history. A full year post-pandemic. A quick look back at 2020 and 2021 and we will be forever reminded that things can always be worse and far more uncertain.

GlobalPro ascended to new heights in 2023 and I acknowledge the hard work, effort, and dedication of the GlobalPro Team, their unwavering commitment, and the trust of our clients, vendors, and partners. While on the frontlines, our team has been a beacon of hope for so many policyholders and victims. We are committed to protecting the rights of policyholders and helping our communities build back better, stronger, and faster.

We carry a message of hope into 2023. Our goals are set, our team is ready, and the future is bright.

Daniel B. Odum
President

GlobalPro™

DECADE *of* ADVOCACY

ON MARCH 23, 2022, GLOBALPRO CELEBRATED A MAJOR MILESTONE. TEN YEARS OF GROWTH, OPTIMISM, CHARITABLE SERVICE, AND COMMITMENT TO POLICYHOLDERS. THE GLOBALPRO MISSION IS TO PROTECT OUR COMMUNITY BY DISRUPTING THE INSURANCE INDUSTRY AND WE HAVE DONE JUST THAT.



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THIS YEAR MARKS A DECADE OF ADVOCACY, A DECADE OF PROTECTING OUR COMMUNITY BY DISRUPTING THE INSURANCE INDUSTRY, A DECADE OF GIVING BACK TO OUR COMMUNITY AND A DECADE OF MANAGING OUR CLIENTS' RISK TO RECOVERY!

Our team has a passion for client commitment; we advocate, we don't aggravate; we value teamwork; we identify, embrace, and drive change; we encourage the pursuit of personal growth and creativity.

Over the last ten years, we have managed more than one billion dollars in damages and the placement of thousands of policies. On the road to a one billion dollars, we managed some of the largest first party insurance claims in US history and overturned countless wrongful denials of claims. We helped establish new case law, fought for consumer rights at the legislative level, and invested in technology and the personal growth of our team. We built our own, state-of-the-art headquarters in Miami, FL and established local offices in New York, Texas, and Central West and North Florida to better serve our clients and communities.

Our expertise was recognized by the Courts, trade organizations and the community. GlobalPro ranked on the INC 5000 fastest growing businesses in the US and a leader in Risk Management by the Latin Builders Association. Our team was interviewed as insurance experts by top media outlets such as, CNBC, Cheddar, CBS, Forbes and many others.

We launch our own quarterly newsletter, Claims Advocate, and Youtube channel to broadcast our own, regularly scheduled show, the Recovery Report Live to bring more consumer awareness to industry news and trends. We have led the way for industry change and pushed policyholder advocacy to the forefront.

GlobalPro launch the GlobalPro Cares Foundation, a registered 501c3, and the Fresh Kicks and Cuts initiative, and gave back hundreds of thousands of dollars, thousands of pounds of relief like water, food, clothing, and other emergency supplies to victims of major disasters domestically and internationally.

We worked closely with Habitat for Humanity to rebuild homes in the Florida Keys, Camillus House to fight homelessness, Families for Fragile X to bring awareness, and gave back to our communities in so many other great ways



THANK YOU FOR GIVING
US THE OPPORTUNITY
TO MANAGE YOUR RISK
TO RECOVERY.



GlobalPro™

MANAGING RISK TO RECOVERY



**“WE STRIVE TO PROTECT OUR
COMMUNITY BY DISRUPTING THE
INSURANCE INDUSTRY OR POLICY”**



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Ready. Recover. Rebuild

HOW DALLAS

GLOBALPRO, A LEADING EXPERTS IN INSURANCE, COVERAGE BEFORE, DURING, AND
AFTER A LOSS, HAS ANNOUNCED THEIR EXPANSION INTO THE NORTH TEXAS MARKET
WITH THE OPENING OF A BRAND-NEW OFFICE IN DALLAS.





BY ROB BOWLBY

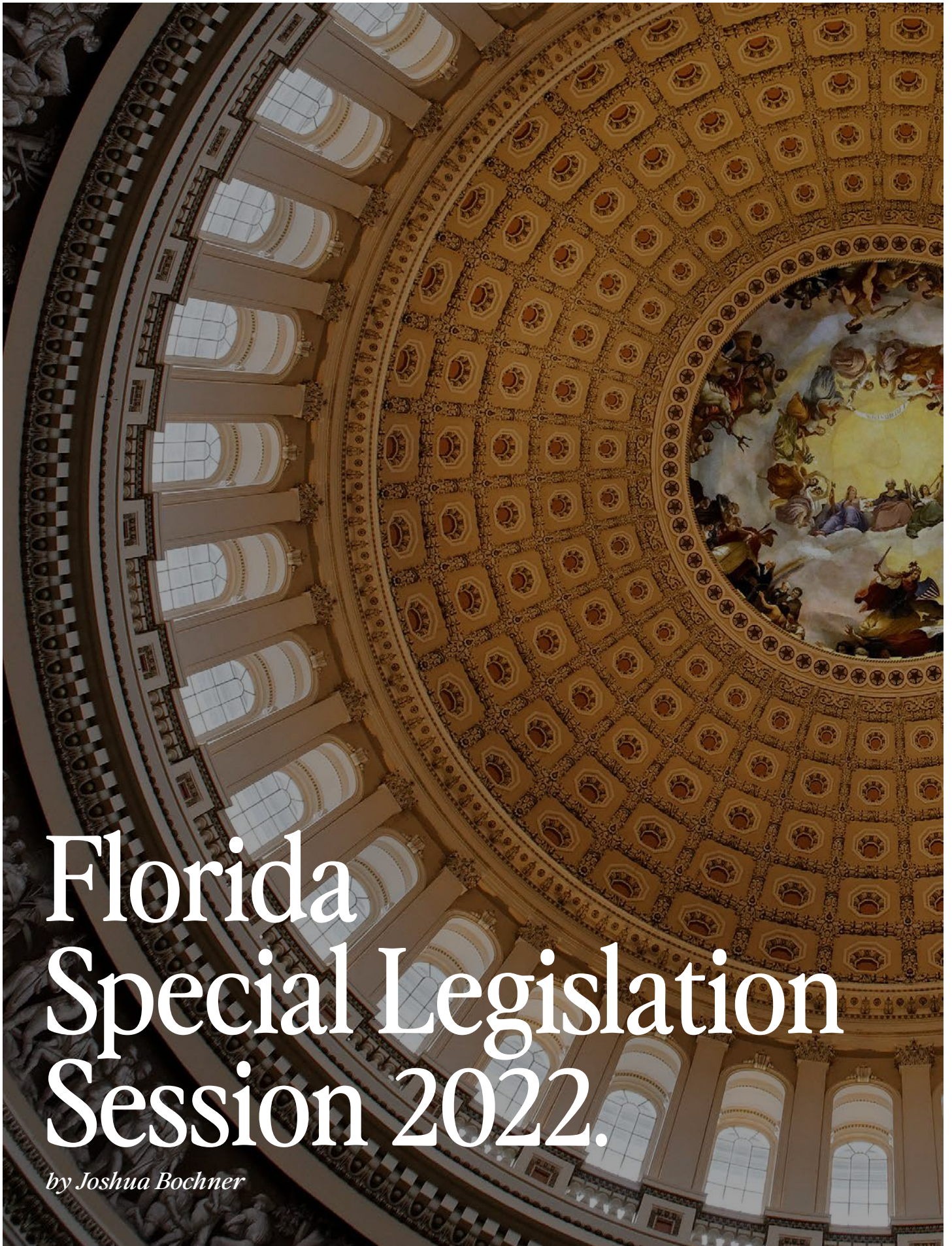
Although the US economy may be showing signs of slowing overall, markets such as Texas and Florida continue to add population and see continued growth of real estate development. GlobalPro's multidisciplinary approach to loss recovery generated many early successes in the commercial, multi-family and high net worth residential communities of the Dallas Fort Worth metroplex.

"I have been thrilled with how warmly the DFW community has received us and how quickly our client base in North Texas has grown," said Daniel B. Odess, President and Founder of GlobalPro Holdings. "With regular occurrences of hail, tornadoes and freezing temperatures in Texas, we knew we could provide significant expertise to our commercial clients and high net worth individuals as they recover from these various weather events." GlobalPro's North Texas region is led by Rob Bowlby. Following a 29 year career in the commercial banking industry, Rob continues helping clients strengthen their balance sheets by insuring they maximize the value of their insurance policies as they recover from loss. He has a history of leading companies into new markets and growing them successfully.

"I met Dan over 10 years ago as he was just starting GlobalPro in Miami. I have watched the company's rapid growth and experienced their white glove service firsthand. I couldn't ask for a better partner or better brand to launch in North Texas," said Bowlby.

GlobalPro is a multidisciplinary professional firm that helps clients manage the risks to a financial recovery following a loss caused by wind, water, fire, theft or other calamity. They assist with pre-loss planning and documentation, crisis management, the adjustment of insurance claims, and coordinating the reconstruction process.

The family owned and operated international business has represented the interest of policyholders and has recovered over \$1Billion for its clients. GlobalPro's clients include more than 1,100 Community Associations and hundreds of businesses and commercial property owners and operators. Recent successes include the recovery of more than \$25 Million in Hurricane and flood related losses and over \$100 Million in construction related losses. GlobalPro's Texas Office is located at 6060 N. Central Expressway Suite 500, Dallas, Texas 75206.



Florida Special Legislation Session 2022.

by Joshua Bochner

Senate Bill 2D

Senate Bill 2D is intended to address various aspects of residential property insurance in Florida, including but not limited to reinsurance, insurer claims handling, OIR data reporting, and insurer bad faith. Below are highlights and summaries of the bill and specific provisions (this is not intended to be exhaustive or discuss every exception or limitation):

- Reinsurance to Assist Policyholders (RAP) Program – a program whereby up to \$2 billion of reinsurance available for hurricane related losses below the mandatory level of the Florida Hurricane Catastrophe Fund
- Certain limitations and prohibitions on contractor solicitations of roof damage claims
- Authorizes separate roof deductible and an option to decline same
- Prohibition on insurers refusing to issue or renew a homeowner policy due to the age of the roof being more than 15 years old, subject to certain conditions
- Changes to insurer claims handling, in particular requiring an insurer to perform an inspection of the property within 45 days of receiving a proof of loss (not applicable to hurricane related claims)
- Requirement that claimant establish that the insurer committed a breach of the policy in order for the claimant to be successful in a claim for bad faith for extra-contractual damages
- Establishment of new reporting requirements for the Office of Insurance Regulation (OIR)

Senate Bill 4D

Senate Bill 4D is intended to address various aspects of building safety, and make changes to the Florida Building Code; reforms sought to address issues and concerns related to same in the aftermath of the Surfside Condominium Collapse in 2021. Below are highlights and summaries of the bill and specific provisions (this is not intended to be exhaustive or discuss every exception or limitation):

- Changes to the Florida Building Code, specially related to the so-called “25% Rule” related to roof damages and repairs; exception to the 25% Rule whereby the Code would only apply to portions of the roof being repaired or replaced, and affecting whether an entire roof would need to be replaced because 25% or more of it is damaged
- Establishes structural inspection program for older condominiums and cooperative buildings throughout the state
- Establishes that condominiums must perform specific initial inspections when the building reaches 30 years old, but if the building is within 3 miles of the coastline this first inspection must be done within 25 years; inspections must be repeated every 10 years thereafter

Arguably, the Florida Legislature missed the mark (again) with 2022’s special legislative session. Over the last few regular legislative sessions, the Florida Legislature has been unsuccessful in passing any meaningful reforms or legislation related to residential property insurance. In that time, premiums for residential property insurance have skyrocketed. While the 2022 special legislative session was touted as a means to address the significant issues facing residential property insurance in Florida, and a way to bring premium down that have been continued to rise significantly over the last several years, it remains to be seen whether the new laws will accomplish that. In the meantime, it seems clear the insurers are continuing to shift costs onto the policyholder by increasing premiums while taking away and/or limiting coverages. This will, however, inevitably pave the way for increased costs in claims investigation and adjustment, and of course legal fees and expenses.

The “solutions” put forth by the legislature noted herein (in particular Senate Bill 4D) provides less coverage to policyholders, in exchange for an allegedly small deductions in premium costs, while simultaneously shifting the significant repair costs onto the policyholder for limited or excluded damages and repairs. For example, up until the 2022 special legislative session, the Florida Building Code required that entire roofs be replaced if 25% or more of the roof or roof surface is damaged. The new laws modify the Florida Building Code and provide certain exceptions, allowing for less-costly repairs, so long as the remaining roof meets building code requirements. Moreover, nothing has yet addressed the sharp increase in dissatisfaction amongst policyholders who have losses, as well as those who continue to see premium increase year-over-year.

RECOVERY REPORT **LIVE**

WITH DANIEL B.ODESS



**Real Estate, Business &
Insurance Industry News.**

THURSDAYS 11 AM | GLOBALPRO.COM



DANIEL B. ODESS
FOUNDER | GLOBALPRO
#P145656



GlobalPro Steps in to assist Neighbors Impacted

Balch Springs Wildfire

by Rob Bowlby

WHEN A WILDFIRE RACED THROUGH A NEARBY FIELD DAMAGING AND DESTROYING 26 HOMES IN THE CITY OF BALCH SPRINGS LAST WEEK, GLOBALPRO TEXAS DIDN'T HESITATE TO HELP. AS A LEADING INSURANCE RISK AND RECOVERY FIRM, GLOBALPRO IS NO STRANGER TO NATURAL DISASTERS.

The team drove straight there and coordinated with Sharing Life Community Outreach and Opal J. Smith Food Pantry to meet the immediate needs of those who had lost their homes. The team purchased children's clothing, pet food and disposable dinnerware to distribute to families. For three days the GlobalPro team met with the affected homeowners while sorting clothing and food donations as they poured in.

During conversations with the residents, it became clear that many people were unsure how to navigate their insurance coverage. While unfortunate, insurance companies are betting on a policyholder to mismanage their claim. Their bottom line depends on it. Deadlines for responding to insurance company requests are extremely important, and anything you say can be used against you.

GlobalPro's team is here to help manage claims properly and ensure the policyholder recovers the full amount for fire and smoke damage, personal property and additional living expenses.

Rob Bowlby, President of GlobalPro Texas showed up at the Spring Ridge HOA fair on Saturday with iPad and printer in tow to help those affected read through and fully understand their insurance policy. "The fire was absolutely devastating, but I was amazed to see the community rally behind the victims. The sheer number of people who donated food and clothing was incredible. After speaking with neighbors at the Hampton Inn, we are all so thankful that no one was hurt. I know that the resilience of this community and faith in God will get them through this difficult time."

Over the last 10 years, policyholders have learned to protect themselves by getting answers from GlobalPro's expert coverage team. GlobalPro offered its assistance along every step of the claims process to ensure the neighbors of Balch Springs recovered and rebuilt as quickly as possible. ered and rebuilt as quickly as possible.



100

EPISODE



RECOVERY REPORT **LIVE**

WITH DANIEL B.ODESS

GLOBALPRO LAUNCH THE RECOVERY REPORT LIVE HOSTED BY DANIEL ODESS, PRESIDENT AND FOUNDER, IN 2019 AS PART OF ITS EFFORTS TO BRING MORE AWARENESS TO INDUSTRY NEWS AND TRENDS.

The show streamed live on the Youtube, LinkedIn, and Facebook. The broadcast on May 19, 2022 marked the 100th episode. The episode featured GlobalPro's very own, August Forte. Forte is GlobalPro's Senior Field Manager and has been with GlobalPro since day one. Odess sat down with Forte to discuss the industry, market, and the last 10 years at GlobalPro. Forte offers a unique perspective having worked in the field side-by-side with insurance company representatives on thousands of insurance claims stemming from fire, water, theft, wind, and various other calamity. Odess discussed with Forte GlobalPro's Core Values, Focus, Mission and Goals to highlight some favorite memories and fun times, a few struggles and lessons learned, and GlobalPro's bright future.

WATCH EVERY THURSDAY AT 11 AM

[YOUTUBE.COM/@GLOBALPRORECOVERY](https://www.youtube.com/@GLOBALPRORECOVERY)



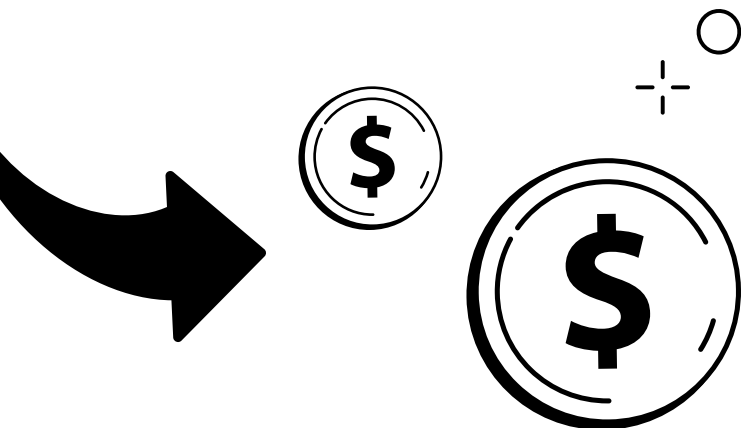
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THE TIDE FOR RECOVERING FROM PANDEMIC-RELATED LOSSES MAY BE TURNING. RECENTLY, A LOUISIANA APPELLATE COURT FOUND COVERAGE UNDER A COMMERCIAL PROPERTY INSURANCE POLICY FOR LOSS OR DAMAGE, CAUSED BY THE COVID-19 PANDEMIC.

PANDEMIC IN TIDE ANGES.

BY JOSHUA BOCHNER.



Louisiana's 4th Circuit Court of Appeals reversed a trial court decision that dismissed a lawsuit filed by Cajun Conti, owner of the well-known French Quarter restaurant, Oceana Grill.

The insurance policy at issue here was a commercial property insurance policy which did not contain a virus exclusion. The Appellate Court's opinion held that "Upon review, we conclude that the insurance policy is ambiguous and capable of more than one reasonable interpretation in regards to the coverage of lost business income. Due to the existing ambiguity in the relevant policy language, the contract should be interpreted in favor of appellants." In so holding, the 4th Circuit Court of Appeals relied upon Louisiana precedent which found coverage when the insured property is "rendered unusable or uninhabitable". The Appellate Court explained as follows: "Widder held that physical damage was not necessary to trigger coverage in a homeowner policy because the insured property was 'rendered unusable or uninhabitable.' Widder, 11-0196, p. 4, 82 So. 3d at 296".

Thus, the Appellate Court ultimately determined that because the policy did not contain a virus exclusion, and there is precedent in Louisiana that physical damage was not necessary to trigger coverage, the policy here was ambiguous as to whether there was coverage for loss or damage to property caused by the pandemic. Moreover, the Appellate Court noted that the Insurer could have included a virus exclusion in the insurance policy at issue here, but did not do so.

While this is the first known case where a Court found coverage for business interruption/losses due to the pandemic, it is unclear how this appellate decision will affect other pending lawsuits or claims of a similar nature. Clearly, the Court relied on precedent in reaching its ultimate decision and holding, yet not all states have the same precedent as in Louisiana. However, given this Appellate Court's decision, it is possible that business owners with commercial property insurance policies, which do not contain virus exclusions, may have a chance to argue for coverage, and recover for losses or expenses incurred due to the pandemic.

The GlobalPro Team continues to monitor the outcome of various claims and suits from the pandemic. We are encouraged to by this Court's decision and are hopeful that this is truly a changing of the tide.



GlobalPro™

LEADING MIAMI-BASED INSURANCE SERVICES FIRM RECOGNIZED BY

THE LATIN BUILDERS ASSOCIATION

GLOBALPRO HAS BEEN RECOGNIZED AS THE RISK MANAGEMENT FIRM OF THE YEAR BY THE LATIN BUILDERS ASSOCIATION. EACH YEAR THE MEMBERS OF THIS DISTINGUISHED ORGANIZATION VOTE FOR THE HONOREES IN THE ORGANIZATION.

“GlobalPro is honored to be acknowledged by the Latin Builders Association amongst so many other great companies,” said Daniel Odess, President of GlobalPro. **“We have worked tirelessly to go beyond claims handling and diversify our insurance services to better integrate with our business owner and community association staff and advisors.”**

GlobalPro’s recognition can be attributed to the commitment of its experienced team. Through an innovative approach to insurance, GlobalPro is always looking to stay ahead of the curve. GlobalPro’s attention to cutting-edge technology has also served as a key component in the company’s continued development. Known for their incomparable customer service, diverse team of professionals, and outstanding success rate, GlobalPro’s continues its success and expansion. Thus far, GlobalPro has managed the placement of thousands of policies and recovered over \$1 billion globally for their clients.





HURRICANE SEASON 2022

IAN & NICOLE

AFTER MATH

CURRENT SITUATION: IN LESS THAN A MONTH, 65,475
HURRICANE IAN CLAIMS CLOSED BY INSURANCE
COMPANIES CLAIMING THAT THE DAMAGES WERE BELOW
DEDUCTIBLE. ONLY 7% OF HOMEOWNERS DAMAGED BY
HURRICANE IAN HAVE FLOOD COVERAGE.

by Matthew Sengsourinh

The number of closed claims is unprecedented given the size, strength and geographic area impacted by Hurricane Ian. This may be an indicator of how understaffed insurance companies are currently and these staffing issues may ultimately lead to a rise in litigation. Another contributing factor may be the trend toward higher deductibles and less coverage in today's insurance products. For association's impacted by Hurricane Ian and now, Nicole, it is a wakeup call and a reminder of your obligation, which is to prove damage. If it's believed that your association's claim is under deductible, but the Association disagrees, either the association didn't prove its damages, or the insurer blamed the cause of the loss on something other than Hurricane, such as, wind driven rain. In either situation, it's an important reminder to avoid trying to be an insurance coverage expert, buy proper insurance and most importantly, get representation.

Review the coverage matrix: unit owner v. Community Association insurable interest

This will serve as a reminder or a quick reference guide for Florida Statute 718 and its insurance parameters defining unit owner, limited common area, and common area insurable interests. However, this is subject to interpretation, change and often influenced by case law.

How to make an advance payment demand for Flood and Wind?

If you have suffered flood damage, make a demand for an advance payment. However, exercise some patience and make a meaningful demand for immediate, emergency services. Avoid making a demand for only the amount of the flood deductible. For wind-related losses, exercise more patience and obtain credible estimations of your loss or damages. Trying to rush the demand for advance payment on a wind-related claim for an association earlier in the process may increase your chances of denial, underpayment and delays in your claim.

How to claim funds from FEMA for uninsurable damages?

For Hurricane Ian, the federal government has extended debris removal cost coverage from 30 days to 60 days. You have 60 days from the event to put in a FEMA request that can cover debris removal, a typically uninsurable loss. Debris removal includes landscaping debris removal, costs of garbage containers, etc. Associations able to file for this relief either through phone, physically at a **FEMA Disaster Recovery Center**, or **online**. Associations have reported having issues filing online, so it is recommended that you appear in person. Additional information can be found at: <https://www.fema.gov/disaster/hurricane-ian> or by phone: (800) 621-3362

Please note, the request requires personal information such as SSN and gross annual income. We advise against having a Manager or team member submit their personal information tying them to the request. We recommend making this information available to the Boards and have them submit the claim on the Association's behalf, should they so choose. The management's responsibility would be to collect all debris removal invoices, requesting landscaping or debris removal vendors to identify "Hurricane Ian Debris Removal" on the invoice (for claim identification), and any other cost consolidation for them. Additionally, the initial request does not allow for FEIN to be added. After a request and account has been created, the FEIN can be added to reflect what FEMA considers to be a business-related request. Please note, this is not a guaranteed cost recovery, only a potential, additional option.

Within the link provided, you can also select "Find your nearest DRC" to identify your closest, in person FEMA location.

How to deal with unqualified insurance adjusters, i.e. contingent workers?

Insurance Companies lack the resources necessary to adequately respond to a hurricane. The claim may be reassigned numerous times and these services are frequently outsourced to third parties that temporarily staff up to meet the needs of an insurance company. However, they don't represent your interest. To protect the Association's interests, ask the adjuster(s) representing the insurance company for a copy of their valid adjusting license and check the Department of Financial Services office website to ensure they are registered and in compliance. Also, keep a diary of everyone you speak with including the date and time and mode of communication, i.e.: phone, email, or text. If an adjuster visits the property or conducts an inspection, record what happened, what they saw and what they said.

Why FEMA adjusters are demanding your signatures on documents that are not required by law or policy?

Be careful what you sign and who it is provided to. The NFIP policy requires a Proof of Loss (POL) in order to receive payment. We are unaware of any other Federal laws or policy conditions that would require you to waive rights or swear to anything other than the amount of your damages stated on the Proof of Loss form. For hurricane Ian, FEMA extended the POL deadline for 365 days from September 26, 2022, however under normal circumstances a policyholder only has 60 days from the date of loss. If a policyholder fails to file a properly filled out POL within 60 days, it may waive all rights and entitlement to benefits.

Claim reporting standards are in the policy - It won't say the broker, contrary to popular belief?

Review the policy terms and conditions and look for the policy requirements to report a claim. Contrary to popular belief, for an Association, the requirements typically stipulate that the claims must be made directly to a third party, someone other than the insurance company or the Broker. If you do not follow these provisions, your association's claim may be denied. Also, look for the duties in the event of a loss section. Go ahead and print this section out to help remind you of what you need to do to comply with the Association's obligations under the policy.





"Nicole made landfall South of Vero Beach, Florida as a Category 1 hurricane early Thursday morning and later weakened to a tropical storm.

Sustained winds were 75mph."

HURRICANE SEASON 2022



IAN & I

"More than 30 million people were under some type of storm-related warning heading into yesterday's landfall. Its wind field is huge – winds of tropical storm force extend outward up to 450 miles, hurricane the center says. More than 233,000 homes and businesses across Florida were without power as of 7:33 a.m. ET, the day the storm made landfall."

"THE FIRST TO HIT THE FLORIDA'S ATLANTIC COAST SINCE 2005. THE FIRST HURRICANE TO HIT THE US IN NOVEMBER IN NEARLY 40 YEARS, WHICH WAS KATE IN 1985. THE YANKEE HURRICANE OF 1935 WAS THE LAST TIME A HURRICANE MADE LANDFALL IN NOVEMBER ALONG THE EAST COAST OF FLORIDA."



"AHEAD OF NICOLE'S LANDFALL, OFFICIALS IN FLORIDA ASKED PEOPLE TO EVACUATE SOME BUILDINGS DEEMED UNSAFE TO WITHSTAND THE STORM. IN NEW SMYRNA BEACH, SOME CONDOS WERE DETERMINED TO BE UNSOUND DUE TO THE EROSION OF A SEA WALL. AND IN DAYTONA BEACH SHORES, STILL REELING FROM SEPTEMBER'S HURRICANE IAN, AT LEAST 11 BUILDINGS WERE AT RISK OF COLLAPSE, A PUBLIC SAFETY DIRECTOR SAID".

NICOLE

"The predictions are unpredictable and highly unreliable. For Hurricane Ian, as of October 4th, Insured losses to onshore property from Hurricane Ian could range between \$42 billion and \$57 billion, according to a new estimate from Verisk Extreme Event Solutions. The projection includes estimated wind, storm surge, and inland flood losses resulting from Ian's landfalls in both Florida and South Carolina".

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**GLOBALPRO CARES FOUNDATION PARTNERED WITH
HEYDAY MARKETING, LIFESTYLE MIAMI, LATIN
BUILDERS ASSOCIATION AND CAMILLUS HOUSE TO
BRING AID TO THOSE IN NEED AFTER HURRICANE
IAN DESTROYED PARTS OF THE WEST COAST LEAVING
THEM WITH LITTLE TO NO RESOURCES.**

GlobalPro Cares Foundation is very active and closely connected to the community and its team was ready to step in where help was needed. GlobalPro Cares continued to accept donations throughout the weeks following Hurricane Ian. GlobalPro Cares collected items like new and gently worn shoes, dry and canned food, water and first aid, amongst any other items that can help those affected by Hurricane Ian. GlobalPro Cares Foundation is very active and closely connected to the community and its team was ready to step in where help was needed. GlobalPro Cares continued to accept donations throughout the weeks following Hurricane Ian.

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While GlobalPro's primary focus is preparing and protecting their clients interests, the company founded GlobalPro Cares because we believe that giving back requires action. The charity group is tasked with assisting their local communities in relief and recovery efforts following natural disasters. In addition to rebuilding, donating, and shipping supplies to disaster-affected communities, GlobalPro Cares over the years has also partnered with other organizations such as Habitat for Humanity, Camillus House, and His House Children's Home to serve vulnerable populations.

"WE MUST PUT OUR COMMUNITIES FIRST. WE MUST COLLECTIVELY WORK TOGETHER TO MAKE A DIFFERENCE," SAID ODESS.

"It takes a community effort to rebuild faster after a major disaster, like hurricane ian," said daniel odess, ceo and founder of global-pro. "the globalpro cares foundation focuses its year round efforts on collecting much needed supplies for hard hit areas. through our partnerships, we ensure that the supplies are delivered to the front lines for those that need it most."

GlobalPro Cares Foundation - Heyday Marketing - Lifestyle Miami - Latin Builders Association - Camillus House

DRIVE
Hurricane Ian Charity



DAMAGE HAPPENS.

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#INSURANCECOVERAGEEXPERTS

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"THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE RESULTS OF YOUR CLAIM, WE WOULD LIKE TO OFFER YOU A REFERRAL TO A QUALITY SERVICE PROVIDER. IF YOU ARE NOT SATISFIED WITH THE RESULTS OF YOUR CLAIM, WE WILL NOT OFFER YOU A REFERRAL TO A QUALITY SERVICE PROVIDER. IF YOU ARE NOT SATISFIED WITH THE RESULTS OF YOUR CLAIM, WE WILL NOT OFFER YOU A REFERRAL TO A QUALITY SERVICE PROVIDER."

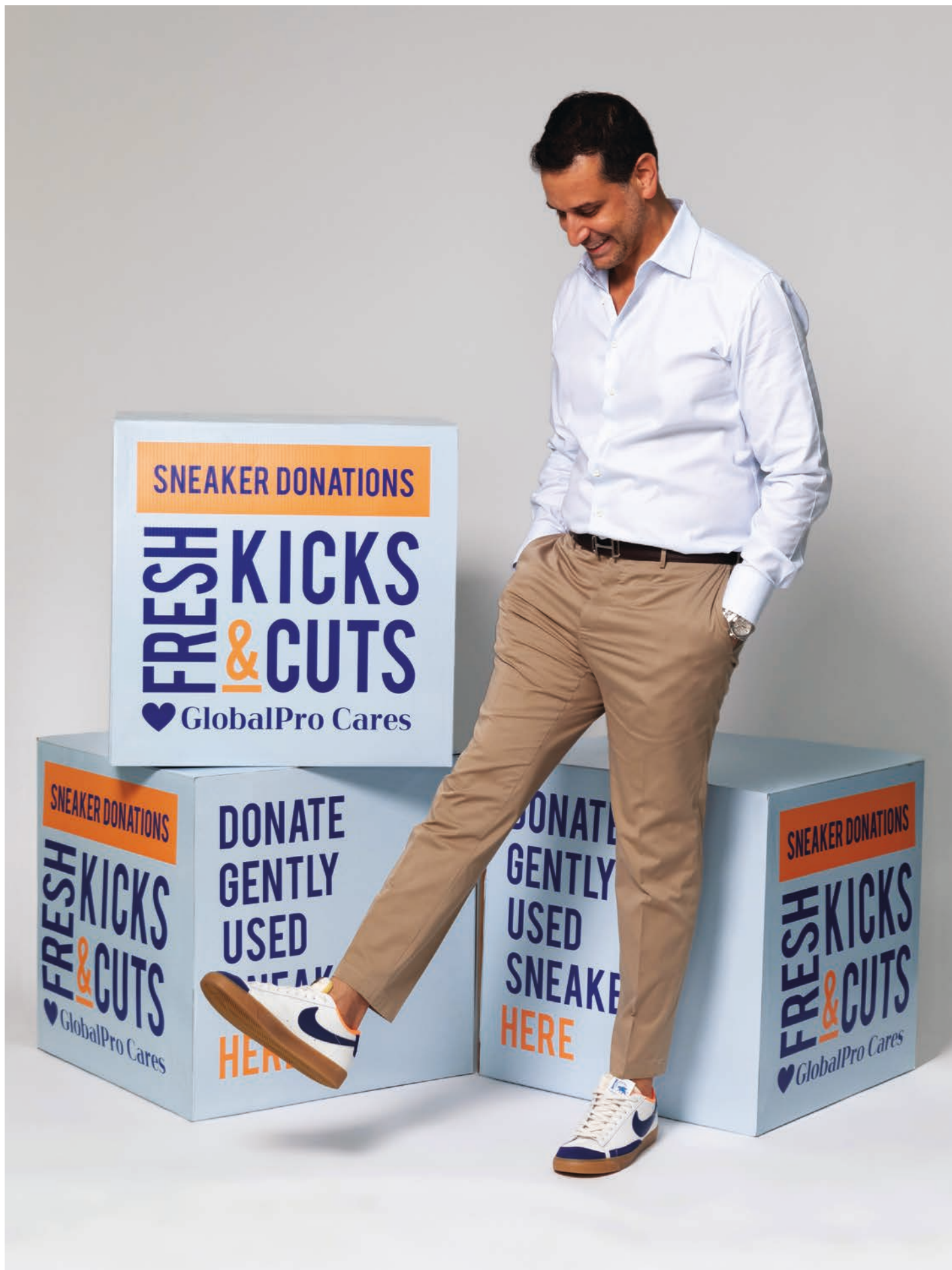


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FRESH KICKS
& CUTS

♥ GlobalPro Cares

SNEAKER DONATIONS

FRESH KICKS
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SNEAKERS

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FRESH KICKS
& CUTS

♥ GlobalPro Cares

GIVING BACK TO THE COMMUNITY IS A CORNERSTONE OUR CULTURE AT GLOBALPRO

FRESH KICKS & CUTS

♥ GlobalPro Cares

IN LIFE, IT'S OFTEN THE LITTLE THINGS THAT HAVE THE BIGGEST IMPACT. OUR GOAL IS TO PROVIDE A
PICK-ME-UP TO THE PEOPLE WHO DESERVE IT THE MOST.

We are always on the front lines giving back to the communities that we serve. GlobalPro Cares Foundation™ has been able to give back in big ways throughout the years; we have raised money and collected supplies for those in need, and helped to rebuild homes and community centers after natural disasters. All of these amazing past experiences have set the stage for what we believe will continue to be our most enduring focus moving forward.

In 2018, we challenged ourselves to create a new initiative that combined our heartfelt dedication for helping those in need along with our shared passion for sneakers and consequently, Fresh Kicks & Cuts™ was born. At GlobalPro, experience tells us that such disasters not only cause physical damage, but also create emotional distress amongst victims.

Fresh Kicks & Cuts™ seeks to ensure people in these disaster zones have shoes on their feet and a fresh haircut, helping hurricane victims to feel their best and look their best during these trying times.

Throughout the year, GlobalPro collects lightly used shoes. We then clean, re-lace and pack them in their own shoe bag to prepare them for children, families and veterans in need. We urge everyone to participate in our efforts and help us achieve our goal of delivering much needed aid to the front lines.

If you are interested in a partnership or donating your time, shoes or other supplies, reach out to the team at GlobalPro for more information.

HELP US ACHIEVE OUR GOAL OF DELIVERING
MUCH NEEDED AID TO THE FRONT LINES.



DONATE GENTLY USED SN

IF YOU ARE INTERESTED IN A PARTNERSHIP OR DONATING YOUR TIME,
SHOES OR OTHER SUPPLIES, REACH OUT TO THE TEAM
AT GLOBALPRO FOR MORE INFORMATION

EAKERS.



FRESH KICKS & CUTS

♥ GlobalPro Cares

FOR MORE INFORMATION VISIT

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GLOBALPRO'S FIRST ANNUAL

FISHING TOURNAMENT

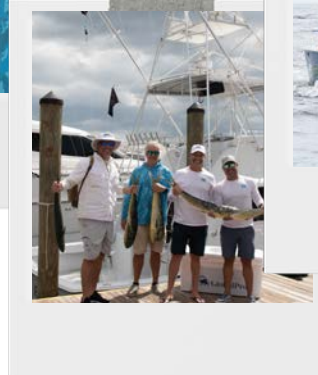
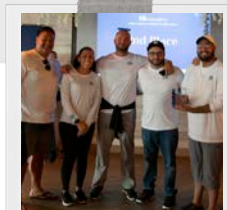
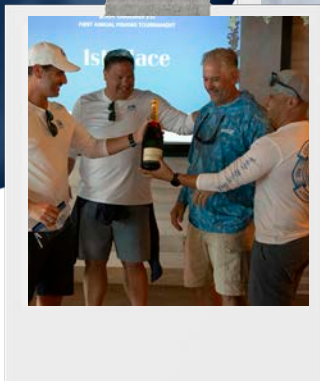
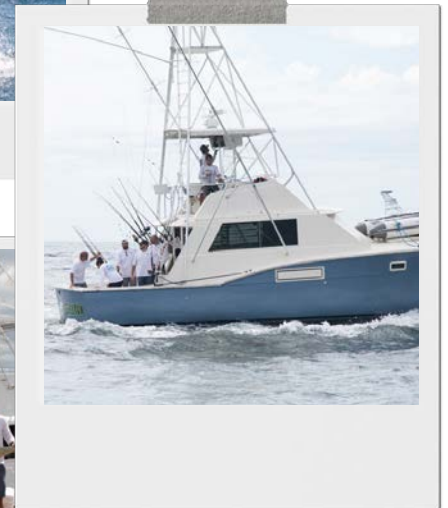
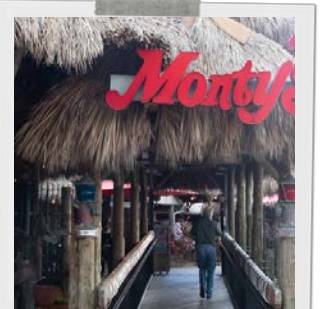
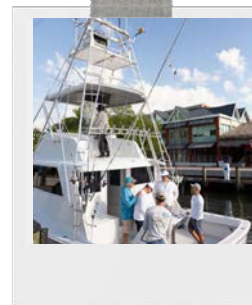
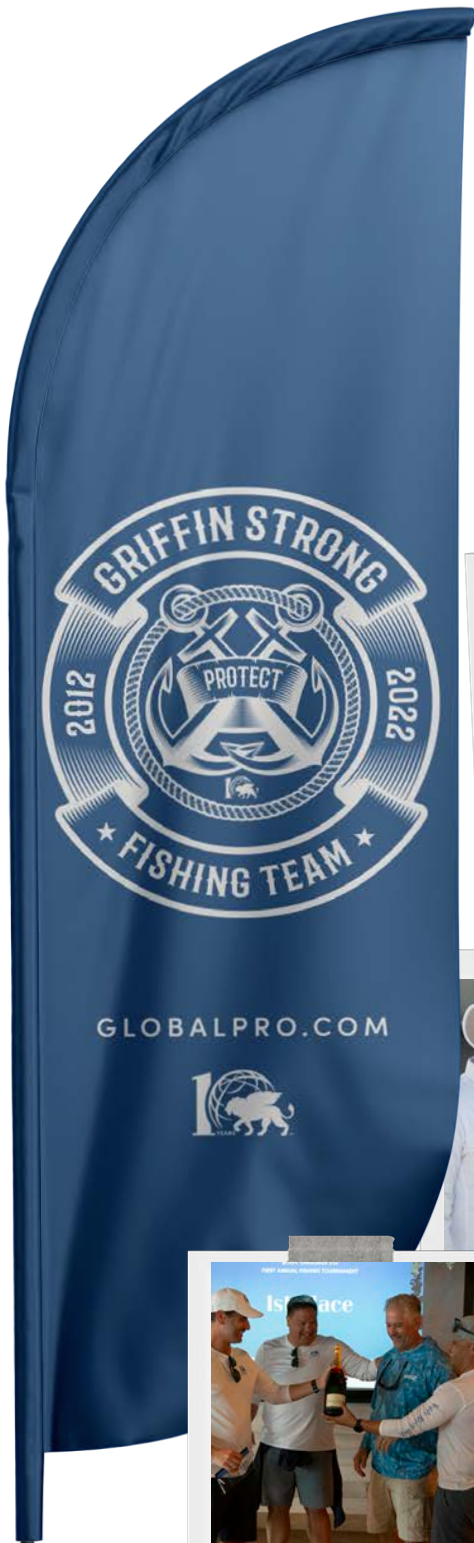
WITH CEOMC

IN PARTNERSHIP WITH CEOMC, WE HOSTED THE 1ST ANNUAL GLOBALPRO FISHING TOURNAMENT THIS YEAR. THE GLOBALPRO TEAM WAS JOINED ON THE WATER BY INDUSTRY LEADING COMMUNITY ASSOCIATION MANAGERS. THE DAY WAS FILLED WITH NETWORKING, TEAM BUILDING, AND FUN.

MIAMI - FLORIDA
10-21-2022

On Friday October 21, we kicked off the tournament at 10am. Loading and launching from the Bayshore Landing Marina in Coconut Grove we had three teams fishing for tuna, mahi, and sail fish. After our weigh in station at 3pm. GlobalPro and the CAM's that fished were joined by many others for cocktails and an awards presentation at Monty's Coconut Grove, right at the marina. It was an amazing day out on the water, and the teams caught and built last relationships.

We are looking forward to 2023's tournament. We're going to do it bigger and better!





The Globalpro Cares Foundation & Camillus House Are Excited To Present :

Camillus House

Chef Challenge

MIAMI'S HOTTEST CHEFS ARE TAKING ON A
CHALLENGE TO CREATE A HEALTHY RECIPE TO FEED A FAMILY
OF 4 FOR UNDER \$20. EACH CHEF THEN TEACHES FAMILIES AT-
RISK OF HOMELESSNESS HOW TO MAKE THE RECIPE THROUGH
CAMILLUS HOUSE'S ONLINE COOKING CLASS AND CHEF
PROGRAM FOUNDED BY STACIE ARCHER.

2022 Chef Challenge Partner Chefs



Norman Van Aken, Chef Director
Stacie Archer, Founder for CHEF Program
Victor Santos of Tinta y Café
Danny Ganem of Fiola Miami
Chef Michelle Bernstein of Cafe La Trova
Allen Susser of Books & Books
Brad Kilgore of Kilgore Hospitality

Cesar Zapata of Phuc Yea
Michael Beltran of Ariete
Phil Bryant of Ariete Hospitality
Michael Schwartz of Michael's Genuine Food & Drink
Cynthia Hutson of Brewery Cerveceria La Tropical
John Nguyen of Tran An

Camillus House's CHEF Program: Learn more about Camillus House's CHEF Program and the recipes for the CHEF Challenge here:

www.camillus.org/ways-to-help/chef-program

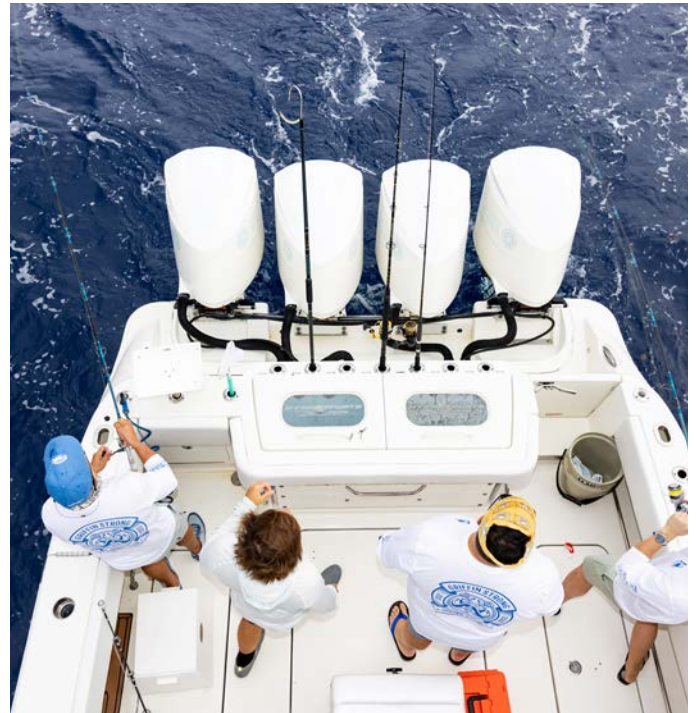
Special thanks to the FIU Chaplin School of Hospitality & Tourism Management



YEAR TEN IN REVIEW.

LBA

The GlobalPro team is honored to be members of the Latin Builders Association, the largest Hispanic construction association in the United States, with over 650 member companies representing every aspect of South Florida's vibrant construction industry and most of the area's related business concerns. The LBA brings together professionals and firms that supply and service the industry in fields such as accounting, advertising, manufacturing, insurance, marketing, law, financial services, and others. GlobalPro serves many professionals and companies in the construction industry. Through GlobalPro's commitment to the industry its executives serve on the Board of Directors of the LBA and the title sponsor for the weigh in station at the fabled annual LBA Fishing Tournament.



BISNOW

Bisnow is the world's leading B2B platform, serving the commercial real estate industry. GlobalPro's partnership with Bisnow was formed to further our focus on education. Through this partnership, GlobalPro brings insurance issues and topics to real estate professionals throughout the South Florida market. Often as the moderating or title sponsor for a variety of Bisnow's events in South Florida, we invite our fellow industry colleagues to introduce them to the developers and domain experts they normally might not be able to connect with. We have found this to be a tremendous way to support our CAM's and Insurance industry colleagues throughout the year.



MBCC

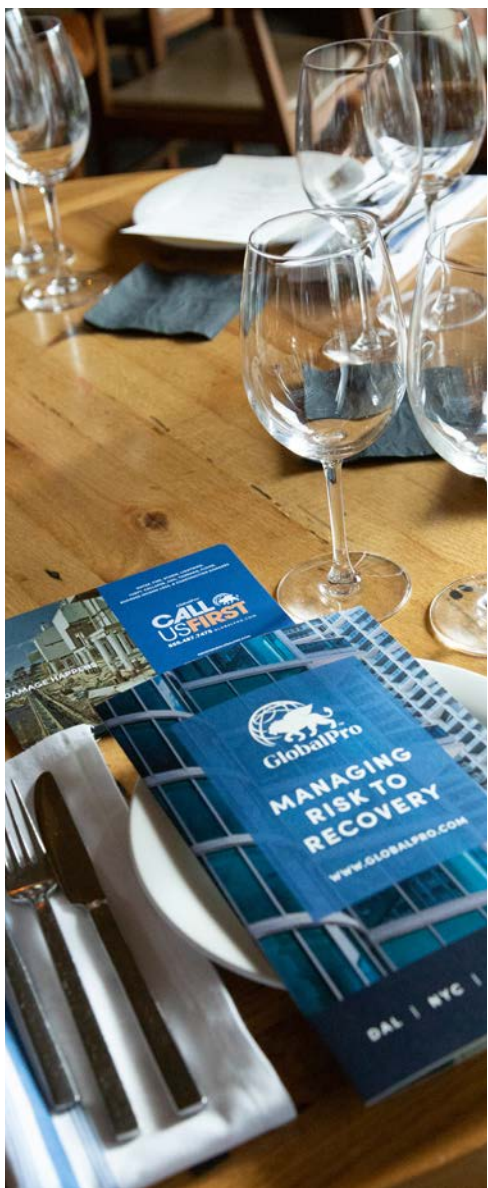
Our support for the Miami Beach Chamber of Commerce goes back over 15 years. The MBCC is one of the best Chambers we've been a part of from NY to Texas and everywhere in between. This year, they acknowledged a huge GlobalPro milestone and actually left the beach to join our team at GlobalPro HQ to congratulate and celebrate our Ten Year anniversary!



CLIENT EXPERIENCES

Another passion at GlobalPro is curating and enjoying amazing client experiences that are memorable and unique. We try to engage as many of our clients as possible through an educational lens, but sometimes we also want to have fun!

BOARD MEMBERS & CAM'S



Lunch and Learns:

We taught hundreds of CAM's our accredited continuing education class throughout the year. We are always looking for innovative ways to engage, and empower through education. Due to recent and ongoing legislative changes, CAM's must remain aware of the laws impacting their rights and responsibilities. We are always ready to host and coordinate the events anytime, throughout the year.

Happy Hours:

Whether we're at Top Golf, bowling, or racing go karts, we love these events with our CAM's. This is just another great way to team build and add an educational component..

Storm Season Prep:

Many of our top relationship's schedule us for Storm Season prep meetings. We provide insights into the insurance market and policies, along with how to's on prepping your associations, businesses, and homes for storm season.

Client Experiences:

Our heavily curated client experiences were yet again, one of a kind this year. After almost two and half years, we were more than ready to plan and host our client experiences again. A trademark GlobalPro client experience, these events often times allow us to enjoy amazing culinary experiences paired with some of the most recognizable brands of wines and liquor in the world, with our most important clients, transforming relationships into long term friendships.



FORMULA 1

This year, a GlobalPro Team favorite sport and one of the most coveted events in the world collided right here in Miami. For the first time ever, the Miami Grand Prix took over South Florida. The entire weekend was packed with events and we made sure our clients we're in the middle of the action, hosting throughout the entire weekend at Hard Rock stadium.





CAMILLUS HOUSE

One of the cornerstones of the GlobalPro Family is a passion for helping our community. Among many of the things we do throughout the year to honor this cornerstone is our partnership with the Camillus House. And of the many ways we work with Camillus House, one of the most impactful is hosting the VIP lounge at Camillus House's biggest event of the year, the Hope For All Gala. The 23rd Annual Hope For All Gala took place at the Hilton Miami Downtown on December 3rd, and it was the best one yet! Members of the board, committee members, and everyone involved in ensuring that this was an amazing evening went home that night after raising over \$2.2 million dollars, an all-time record for the event.



12TH ANNUAL MONKEY MADNESS 5K RUN & FAMILY FUN WALK FOR FAMILIES FOR FRAGILE X

After a long pause due to the pandemic, the GlobalPro and the Families for Fragile X were finally able to host the Annual Monkey Madness 5k Run and Family Fun Walk at Zoo Miami. Despite the pandemic, GlobalPro continued to support the organization and this year marked the 4th year in a row as the title sponsor and the 12th Annual Monkey Madness 5K Run and Family Fun Walk. This is an organization we are very passionate about, and the GlobalPro team missed this event tremendously. Congratulations to Josh, Dan, and August for placing 3rd, 2nd, and 1st in their respective age groups.



GLOBALPRO 10TH YEAR ANNIVERSARY LUNCHEON

2022 marks a decade of advocacy for GlobalPro! We have been celebrating throughout the year in many ways. As a team, we came together the week of our ten year anniversary for an unbelievable fun filled, culinary experience at Fiola. We toasted to our success and the continued support of our clients, colleagues and families.





GlobalPro™

DECADE *of* ADVOCACY

GlobalPro is your insurance coverage expert before, during and after any loss or damage.

Our multidisciplinary team is comprised of professionals with extensive experience in insurance, law, construction, engineering, finance, and technology. We leverage our signature process, READY, RECOVER, REBUILD to achieve maximum results. This makes GlobalPro uniquely qualified to service community associations, business owners, and high net-worth individuals.

Headquartered in Miami, FL with offices in Dallas, New York, and Orlando, we provide best-in-class service to select clientele in the United States and around the world.

We are committed to ensuring that our clients make informed decisions, saving time and maximizing their recovery.

GlobalPro has recovered over \$1 billion globally for our clients.



Ready. Recover. Rebuild

GLOBALPRO.COM

"THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT."

MICHAEL M. SENGSOURLIN - FLORIDA LICENSE #W649412

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