

60 Years of Serving Greater Orlando

Celebrating its 60th anniversary, **Hugh Cotton Insurance** is an ongoing success story. Its Private Client Group has the experience and means to help protect high-valued homes, automobiles and collections.

On Fisher Island, off the coast of Miami, you will find some of the most exclusive property in Florida. “We have a client who bought a condo [on Fisher Island] and asked us to insure it,” says **Tom Cotton** of **Hugh Cotton Insurance, Inc.** in Orlando.

While the value of the home was high by any standards, the insurance requirements for this particular residence were especially unusual due to the one-of-a-kind trompe-l’œil interior paintings designed to give the illusion that the structure had no interior walls. “Our client wanted us to insure it so

that, if his residence was ever destroyed, he could have it rebuilt just as it is—meaning you’d have to find the artist or an equivalent one,” Cotton says.

“It is our years of experience, our reputation in the community and our quality products that have earned us the opportunity to insure a home like this,” says **James MacDonald**, who heads up the company’s **Private Client Group**.

Growing with the City

Hugh Cotton Insurance (HCI), now in its 60th year of operation, has become an Orlando institution. Already established long before there was a Disney World, the agency has watched Orlando change and changed with it.

HCI has always been a family run business. **Hugh M. Cotton, Sr.**, Tom’s grandfather, started the agency but died unexpectedly. His father, **Hugh M. Cotton, Jr.**, decided to continue the business following his service during World War II. “Back then, the focus was insuring agro-business and citrus,” Tom says. The company shifted to insuring other types of businesses when the citrus industry declined. “We had to change our focus to meet the needs of the growing community.”

“At one time, we had all five Cotton children working here,” says Tom, the current president and CEO. He is a certified insurance counselor (CIC), a certified risk manager (CRM) and chartered property and casualty underwriter (CPCU) and now the only remaining family member working in the family business. In 1983, Hugh Cotton and **Cindy Parker**, Hugh’s daughter, developed a national commercial program for

James MacDonald (left) and Tom Cotton educate individuals and businesses about insurance to protect their clients’ high-valued homes, vehicles and property.



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By Rob Logan

Photo by PotShots Photography

boat dealers and marinas. It was the largest marine program in the country. After its success, they developed a division of private individual insurance, Eagle Marine Insurance, to insure private yachts.

Over the years, the agency has expanded its ability to offer insurance products for personal and commercial clients, financial services, employee benefits and the Private Client Group. In 2002, Hugh Cotton Insurance created National One Insurance, LLC, a joint venture with **First National Bank of Central Florida**. “My father sat on the board of directors for the bank,” Tom says. “It was a natural progression. The partnership allows the bank to offer our full line of insurance products to its clients.”

That same year, Tom hired James MacDonald to head up the division of National One Insurance and to develop its Private Client Group. “We brought James onto the team because of his well-rounded business management skills and his experience as a former claims adjuster,” says Tom.

MacDonald focuses on insuring wealthy individuals and high-value properties, which is part of the Private Client Group. In 2007, he began managing the personal insurance

division as well. “People don’t understand what insurance they have and don’t know why they need more,” he says. “Nothing’s been explained to them. I take great pride in educating people about insurance.” As a former claims adjuster, MacDonald is able to explain how a client’s coverage works when they need it most.

Insuring Your Luxuries

Accomplished individuals naturally want to insure the luxuries they’ve worked so hard for, but insuring expensive houses, sports cars, yachts, or unusual art (like trompe-l’œil paintings) can be problematic because of the great values involved. For example, simply buying an insurance policy for your home may not provide the adequate coverage needed for personal items.

Hugh Cotton Insurance created its Private Client Group to address this need, offering insurance products and services intended for high net worth individuals and high-valued homes and personal items—those with a reconstruction cost in excess of a million dollars. “Our Private Client Group includes local television personalities, movie stars, politicians, professional athletes and other business professionals and VIPs throughout Florida and the southeast,” MacDonald says.

Finding the appropriate policy for fine homes and the equally distinctive contents therein is MacDonald’s forte. “Within the Private Client Group, one of our best products is the **Fireman’s Fund Prestige**,” he says. “We have a long-standing relationship with Fireman’s Fund, exceeding 50 years. The coverage offered with Fireman’s Fund home and auto policies is far broader when compared to a standard insurance policy.”

Having the correct product is only part of the equation, though. “I meet people who have been dissatisfied with their past insurance experiences,” MacDonald says. “So you want to encompass all of their concerns and analyze their needs. I do that by building a relationship with the client.”

This approach has helped establish MacDonald’s reputation among realtors as well as homeowners. **Jim Hewitt** of Oxford Realty is one advocate. “In 2007, Oxford Realty sold the highest priced residence in Orange County at \$8.9 million. I was asked by the purchaser who I would recommend to insure the residence. There was only one—James MacDonald,” says Hewitt. “After the closing, the purchaser personally thanked me for sharing my insurance agent.”

Providing proper coverage recommendations is crucial. Many customers may already have a variety of insurance policies in place when they come to MacDonald. “It is important to identify if clients are underinsured or if there are coverage gaps with their current insurance situation,” MacDonald says.

Proper coverage does not always equate to more money. **Frank Meyer** of Windermere says, “By paying attention to details, James was able to provide me better coverage and saved me money.”

Prepared for Catastrophes

According to Tom, any insurance agency can sell a policy, but Hugh Cotton Insurance is prepared to stand by its clients and products during catastrophes—something not all insurance companies can do. “We have a fortified office building with its own alternative power source, so we are able to stay available to clients,” he says.

During Hurricane Charlie, the storm knocked out power for Hugh Cotton Insurance and the neighboring area. But the office was open the very next morning and able to function when no one else was. “We had our power. We had our phone lines,” Tom says. “We’ve received more compliments about that than anything. The most common comment we heard was ‘I didn’t think you’d be open.’”

With a 60-year commitment to the community and a stellar record of performance, Hugh Cotton Insurance provides the very best coverage for your most valuable possessions. Simply put, Hugh Cotton Insurance is your shield of protection. ■

LINES OF INSURANCE

PERSONAL – Home, Auto, Boat,
Recreation vehicle, Umbrella

COMMERCIAL – General liability,
Property, Workers’ comp, Professional
liability, Commercial auto, Employee benefits

LIFE & DISABILITY



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