

# Why An Independent Agent?

Not all insurance agents are the same. Choosing the right one can make a big difference – in price, service, and value.

With other agencies, you get one company that sells one brand of insurance. With an independent insurance agency like Allen Insurance and Financial you get choices.

Why? Because independent insurance agencies like Allen Insurance and Financial represent a number of different insurance companies, and can compare coverage and prices to find the best possible value for your individual circumstances.

Here are a few reasons why Allen Insurance and Financial should be your first and last stop when looking for insurance.

- We work for you when you have a claim.
- We are not beholden to any one company. This means you don't have to change agencies as your insurance and service needs change.
- We are your consultants, working with you as you determine your needs.
- We are value-hunters who look after your pocketbook in finding the best combination of price, coverage, and service.
- We offer one-stop shopping for a full range of products, including home, renters, auto, business, life, health, and retirement plans.
- We can periodically review your coverage to keep up with your changing insurance needs.
- We are committed to customer satisfaction – it's the key to our livelihood.
- We treat you like a person, not a number.
- We are licensed professionals with strong customer and community ties.

There is a difference. To find out how our independent insurance agency can help you find the right insurance coverage, call today.

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# Stephanie Griffin Wins Next Step Maine Scholarship

Stephanie Griffin, Special Business Account Assistant in our business insurance division in Camden has been awarded a 2015 Next Step Maine Scholarship in the amount of \$1,500.

Stephanie, who graduated high school in 1996, is a now senior at the University of Maine in Augusta, majoring in public administration, with a minor in human resources.

The Next Step Maine scholarship program is part of the Maine Development foundation. The agency wrote a letter in support of Stephanie's application.



Stephanie, second from left, with Jean Dutch, Allen Insurance operations manager, second from right.

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# Aetna Offering Free In-Home Health Assessments for Individual and Small Group Members

We'd like to let our individual and small group customers know that Aetna is offering a free (optional) in-home health assessment via MedXM and Your Home Advantage (YHA).

These assessments are free, voluntary, confidential and won't change or affect coverage in any way. These contractors will be calling Aetna customers to make appointments.

If you have questions about this please feel free to contact our insured benefits department.

[Click here to review an Aetna flyer about this program.](#)

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## Heidi Swiderek Joins Our Team in Rockland

Heidi Swiderek has joined Allen Insurance and Financial as a commercial lines account manager based in the company's Rockland office.



Heidi Swiderek

Heidi has nearly 30 years of experience in the insurance industry, including four years with Allen from 2004-2008. Most recently, she was senior underwriter in risk management services for the Maine Municipal Association.

In addition to her education and experience in commercial insurance, Heidi has been recognized for her customer service skills, including being the recipient of an Outstanding Customer Service Representative of Maine award presented by the Governors of the Societies of Certified Insurance Counselors and Certified Insurance Service Representatives.

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## **Information For Our Assurant Health Customers**

Assurant Health and Assurant Employee Benefits has announced its intentions to exit the health insurance market to focus on housing and lifestyle protection offerings.

According to an Assurant press release, National General Holdings Corp., a specialty personal lines insurance holding company, will acquire Assurant Health's supplemental and small group self-funded product lines and certain other assets including a proprietary small group sales channel. Assurant Health will continue sales of its supplemental and small group self-funded products as it finalizes the terms of the transaction with National General Holdings Corp.

At the same time, as part of the wind down process, Assurant Health will cease sales of its individual major medical, small

group fully insured and short-term medical health insurance policies on June 15, 2015 and will not participate in open enrollment under the Affordable Care Act for 2016.

Assurant customers should be receiving a letter from Assurant explaining these changes. Those customers can also [read this FAQ \(click\)](#) or can call [Anna Moorman](#) at 236-4311 with questions.

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# Disaster Preparation for Collections

Although it is impossible to prevent natural disasters, thorough preparation can help decrease the likelihood and severity of loss. Here are several steps you can take to help protect your collection if disaster strikes.

(From our friends at AIG)

1. Keep a current and complete inventory. A detailed inventory can help facilitate the claims process in the event of significant loss. It can range from a simple list or spreadsheet to a comprehensive collections management database. Be sure to include the following information for each object:

- General description including artist/maker, title, materials, dimensions, date, physical characteristics and any integral parts (e.g., framing, base, stand and original packaging)
- Detailed location description.
- Images for easy identification.
- Special handling, storage and/or installation requirements.

Update your inventory when items are added or removed from your collection, and keep a copy in an easily accessible location

away from your home.

2. Maintain current insurance valuations. Current valuations help ensure your collection is adequately insured and can expedite the claims process in the unfortunate event of damage or loss. Discuss with your preferred appraiser how frequently these valuations should be updated.

Store appraisal reports and receipts in a safe location, such as a water- and fire-resistant file cabinet, and keep copies off-site. Collections management systems typically are capable of storing scanned copies of these documents.

3. Hire a professional conservator to periodically inspect your collection. Conservators specialize in identifying, assessing and treating condition issues. They can also recommend how to handle, pack, ship and store your art before, during and after an emergency. Fine art conservators often specialize in different types of objects, such as paintings, three-dimensional art (e.g., sculptures and decorative art) and works on paper.

4. Identify and engage service providers. In addition to conservators, fine art service providers typically include consultants, art handlers, transit companies, storage facilities and security companies. Some offer comprehensive planning and response programs, while others team up to provide a customized program. They can assist with making important decisions, such as prioritizing activities and establishing criteria for determining when your collection should be evacuated.

These key resources may be limited in your area and in great demand during emergencies. Build relationships early. Having a letter of understanding or service contract in place can help ensure they are available when you need them.

5. Develop an actionable emergency plan. To be effective, you and those authorized to execute the plan must be familiar with every aspect of the plan as well as their roles and responsibilities. Once your emergency planning is complete:

- Test your emergency response with all parties to identify

issues and address difficulties prior to a realworld event. Assess your plan regularly to ensure it is always up-to-date, especially contact information for outside vendors and emergency responders.

- Document all decisions, processes and resources. Keep multiple copies in various locations to ensure it is always accessible.

6. Determine where your collection will be stored. Identify your emergency storage location well in advance, whether an area in your home, a secondary residence or a storage facility built to withstand severe events. Remember the risk for accidental damage increases when items are in transit and consider:

- If you will be away during hurricane season, move your collection to a storage facility that specializes in the types of objects you collect. Local storage facilities are accustomed to storing objects at this time.

- If you will be in residence during hurricane season, create a safe storage area for more important and/or fragile objects. This space could range from an internal room or closet without external openings, to a customized fire- and water-resistant vault built to house specific objects.

7. Create a safe and secure home environment. Here are several actions you can take to minimize the risk of collections damage or loss at any time:

- Store artwork at least six inches above the floor, such as on shelving or palettes, to protect it from leaks, flooding and accidental damage.

- Store jewelry in a home safe or bank vault.

- Hang artwork using the most secure hanging techniques and hardware.

- Secure breakables to their surfaces and displays to the wall or floor.

8. Prioritize objects. Determine well in advance of an event which objects will be moved or evacuated to safe storage and treated first in case of damage. Several factors will affect the

priority, such as the market and sentimental value, fragility, and the severity and type of damage.

Work with a conservator experienced in disaster response to identify which objects can be handled poststorm by you and/or your staff, and which ones will require professional assistance. Include handling and triage instructions so that each object can be assessed and stabilized as quickly as possible if damaged.

Special considerations may be needed for large and/or heavy objects that require special engineering and equipment to be moved.

9. Prepare your home and property. Proactively eliminate unnecessary hazards and improve accessibility:

- Ensure your street address is visible so emergency services and responders can easily find your home. Installing a Knox box can help police and fire departments access your home in an emergency.

- Adequately protect large outdoor artwork that must remain in place during an event from high winds, harsh rain, salt spray and flying debris. Allow time for implementing these preparations as needed.

- Move outdoor furniture inside. If it must remain outside, cover and batten it down.

10. Be ready for the unexpected. Real-life conditions may turn out to be much different than your planning assumes. The more contingencies you anticipate, the better prepared you will be if disaster strikes.

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# Flood Prevention and Safety

Almost anywhere it rains, it can flood. Even if you live in an area of that you think isn't at risk, preparation is just as critical as with other types of emergencies.

Before we get into how you can prevent, limit or react to flooding, it's important to note that flood damage is typically not covered by your homeowners or renters insurance. There are specialized flood insurance programs that we at Allen Insurance and Financial can discuss with you.

## **Preparing for a flood**

The Federal Emergency Management Agency recommends a number of steps to stay safe during emergencies and limit damage from flooding. You should:

Build an emergency kit for your family containing such items as drinking water and nonperishable food for each member of your family (two-week supply), flashlights, a radio, extra batteries, a first-aid kit, necessary medications, personal hygiene items and copies of important documents.

Create a communication plan so family members can reach one another.

Elevate your furnace, water heater and electric panel in your home if live in an area with a high flood risk.

Consider installing "check valves" to prevent floodwater from backing up into the drains of your home.

If possible, construct barriers to stop floodwater from entering your home and seal basement walls with waterproofing compounds.

## **Acting during a flood**

If a flood is likely in your area, quick action may be necessary to protect your family and property. You should:

Get information from the radio or television.

Move immediately to higher ground if there is any possibility of a flash flood. Do not wait for instructions to move.

If you need to evacuate, secure your home and move essential

items to an upper floor. Turn off utilities if instructed to do so, and disconnect electrical appliances. However, do not touch electrical equipment if you are wet or standing in water.

Do not walk through moving water – it can make you fall. Use a stick to check the firmness of the ground in front of you.

Do not drive into flooded areas. If you are caught in your vehicle in floodwater, abandon your car and move to higher ground if you can do so safely.

If you have evacuated your home, do not return until authorities tell you it is safe.

### **Coping after a flood**

Flooding can cause emotional stress along with physical hazards, so be mindful of the well-being of you and your family during the aftermath.

Floodwater can be contaminated by oil, gasoline or sewage, so avoid contact as much as possible.

Make sure your city's water supply is safe to drink.

Clean and disinfect everything that was in contact with floodwater.

The Red Cross has a free book available called "Repairing Your Flooded Home," which contains useful information as you clean up. It's available at [www.redcross.org](http://www.redcross.org). Of course, don't hesitate to contact us as well – we're ready to help!

If you have flood insurance, contact the claims center of your provider as soon as possible.

Flooding is one of the most common hazards in the U.S. Being prepared for any emergency is crucial for the safety of you and your family. Don't be caught off guard!

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# Be Careful When You Play With Fire, Even in the Backyard

It's a great feeling to hang out with friends and family around a blazing fire in your backyard in – unless, of course, that fire blazes a little too much.

While a fire pit can be a wonderful addition to your home, all fires are potentially dangerous. So before you sit down with some marshmallows to roast, we here at {agency name} have gathered up some tips to help you keep that fire in the pit (and away from everything else).

## Are you legal?

- Before building or buying a fire pit, check the regulations in your area to learn about restrictions.
- Your fire pit may be legal, but a fire might not always be. Monitor and follow community burn bans.
- Be respectful. Nothing can extinguish the good vibes of a nice fire more quickly than police complaints from smoked-out neighbors.

## What kind of pit do you want?

- You can buy a fire pit or build one. If you choose the latter, there are plenty of resources online to help you design it. Don't dig a hole just anywhere and throw some rocks down. Put some thought into it and you'll have a better – and safer – spot to enjoy.
- If you want convenience, a propane model might be right for you. They produce less smoke and have an adjustable flame.

## Ready to build your fire?

Actually, you probably aren't ready yet.

- First, ensure the area under and around the fire pit is clear of flammable materials. Keep the pit itself at least 10 feet from any structures.
- *Before* you start the fire, have a fire extinguisher or a garden hose handy.

### **OK, *now* are you ready to build your fire?**

- Choose hard, seasoned woods. Sparks from softer woods like cedar can increase the danger of igniting something nearby.
- Don't use liquid fuels, even lighter fluid, to get your fire going. And don't burn paper, cardboard, leaves, garbage, etc.
- If you have a metal fire pit, don't overload it and always use the included safety screen.

### **Is the fire out?**

- When you're done, spread out the ashes and let them cool off for a bit. Then gently pour water or sand over them. Stick around for a little while to watch for flare-ups.

We want you to have plenty of nice, warm nights – without getting burned. Here's to making memories around the fire!

*This article provided courtesy of Safeco Insurance.*

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## **Can You Insure Your Work Boat**

# With a Yacht Policy?

In this month's edition of WorkBoat magazine, Gene McKeever answers the question: Can You Insure Your Work Boat With a Yacht Policy?

The insurance industry uses the law of large numbers to make money by insuring as many of what the numbers tell them to insure. How do you get a large number of boat owners to buy your insurance?

You make the policy as generic as possible and throw in some goodies like personal effects coverage, pollution liability, uninsured boater coverage and towing assistance.

[Read more now at WorkBoat.com.](http://WorkBoat.com)

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# Are You Prepared for Hurricane Season? What About Your Insurance?

The United States and coastal residents have dodged more than a few bullets over the last few years. Not since 2005 has a major hurricane made landfall, sparing a substantial number of home and business owners from having to file a property insurance claim.

But with the official start of hurricane season beginning in June and lasting until the end of November, that's a long time for the possibility of major storms to develop, and researchers at Colorado State University predict that [there will be seven named](#) before the active weather period winds its way to a close.

That's fewer than the 12 per season average that's been the norm for the last 35 years now, according to the National Oceanic and Atmospheric Administration.

Even if only one takes shape, though, it can wreak a staggering amount of damage that could make 2015 a year to remember for all the wrong reasons.

It's for this reason that the Insurance Information Institute recommends that you review your [homeowners insurance](#) policy so that you're covered properly. Here are some tips from our colleagues from [Selective.](#)

#### 1. Determine your policy's limits

It's not unusual for people to buy coverage, only to find out later on that their policy doesn't provide for everything that's damaged. For instance, some insure their home based on its purchase value rather than what it cost to rebuild the home from scratch. The cost to rebuild should determine your policy limit. By securing an extended replacement cost policy, these typically pay 20% over and above what your policy allows for.

#### 2. Perform an inventory assessment

Built within every home and business owners insurance policy is protection for your valuables and belongings. But do you know how much all your valuables are worth? If not, it's a good idea to conduct an inventory assessment to see how much protection is appropriate. III has a free downloadable app that can help you with this.

#### 3. Review flood coverage protection

Oftentimes, people think that their homeowners insurance includes flood insurance, when in actuality, this is a separate policy entirely. Flooding is the No. 1 natural disaster in the U.S., according to the Federal Emergency Management Agency. And if there is a hurricane, you can almost guarantee it will be accompanied by copious amounts of rain that could find its way inside. In fact, 90% of all natural disasters include some form of flooding, according to III data.

#### 4. Examine coverage for additional living expenses

After Hurricane Sandy, which was a Category 1 storm, thousands of people in the Tri-State area had to abandon their homes because they were deemed uninhabitable. Besides the inconvenience it caused, it also required many people to pay out of pocket for the cost of renting out a hotel. Additional living expenses protection provides for these unexpected costs. Ensure that your home or renters insurance policy has it.

#### 5. Assemble an emergency kit

If you don't have an emergency kit, now's the time to put one together. The best items to include are those that you'll need to have when in an urgent situation, such as three days worth of food, water and clothing. The Federal Emergency Management Agency has a great online resource that details all the things that ought to go in one, including the type of first-aid resources to have on hand.