

A Founding Member of Maine Employers for Safety & Health Excellence

Edwin Morong, executive director of Maine Employers for Safety & Health Excellence, stopped by our office in Camden Monday, March 9 to present us with a certificate of appreciation in recognition of Allen Insurance and Financial's role as one of the first Maine businesses to support the founding of the organization. [Mike Dufour](#), our executive vice president (at right), accepted the certificate. Online at meshementor.org



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Same Damn Wind

In this month's WorkBoat magazine, [Gene McKeever](#) writes about how no matter what the season and what kind of precipitation a storm brings, wind is wind, and boat and boat yard owners should be prepared for the kind of damage it can bring.

[Read the column now.](#)

Supporting Waldo CAP

Allen Insurance and Financial is a partner in both business and the community with a number of its clients. Recently, Dan Bookham, business development director at Allen Insurance and Financial delivered a donation to WCAP in support of its mission "to create opportunities for people to improve their quality of life." Accepting the donation from Bookham is (at right) Arlin Larson, board member and chairman of the development committee at WCAP.



You Can Still Sign Up For Health Insurance

The federal government announced Friday (Feb. 20) that it will implement a special enrollment period for people who learn, at

the time they file their taxes, of the Affordable Care Act-mandated tax penalty for not having health insurance.

This special enrollment period will allow people to sign up from March 15 to April 30. Americans who did not have health insurance in 2014 may owe a fine of \$95 or as much as 1 percent of their income. If they remain uncovered in 2015, the fine could rise to 2 percent of their income for the 2015 tax year.

The U.S. Treasury estimates that as many as 6 million people may owe the penalty for not having insurance in 2014.

Those eligible for the special enrollment period must:

- Live in states with a federally-facilitated marketplace
- Currently not be enrolled in coverage through the FFM for 2015
- Attest that when they filed their 2014 tax return they paid the fee for not having health coverage in 2014
- Attest that they first became aware of, or understood the implications of, the Shared Responsibility Payment after the end of open enrollment (February 15) in connection with preparing their 2014 taxes.

Resources:

- Call us at 855-710-5700.
- [Allen Insurance and Financial's online enrollment portal.](#)
- [Healthcare.gov](#) – income tax info for 2014.

Thank You, Road Crews!

On the eve of our next snow storm, Allen Insurance and Financial delivered morning coffee and donuts to the public works

departments that serve the communities that are home to our offices in Knox and Waldo counties. We'd like to encourage everyone to stay warm and safe and when possible, say thank you to public works and public safety personnel who are at work no matter what the weather brings.



In Belfast, business Insurance Specialist Sally Carlisle delivered donuts from Weaver's Roadside. With her in this photo is Noah Willet of Belfast Public Works.



In Camden, marine insurance specialists Gene McKeever and Chris Richmond brought Dunkin' Donuts and coffee to the public works garage, where they were met by an appreciative crew getting ready for the weekend storm. From left: Rick Seibel, director, Camden Department of Public Works; Carl Perkins, Clark Mason, Rodney Feltus, Gene McKeever, Allen Insurance and Financial; Jeff French, Keryn Laite and Chris Richmond, Allen Insurance and Financial.



In Rockland, personal insurance specialist Meesha Luce delivered Dunkin Donuts and Coffee. Greg Blackwell accepted on behalf of the busy crew at Rockland Public Works.

Offices Closed Monday, Feb. 16 for President's Day

Our offices will be closed Monday, Feb. 16 for President's Day. We will reopen Tuesday, Feb. 17 at 8 a.m.

Talking Marine Insurance and Safety With the Nation's Tall Ship Owners

Gene McKeever and Chris Richmond, marine insurance specialists from Allen Insurance and Financial recently attended the 42nd annual Tall Ships America Annual Conference, where they each led a well-attended presentation on insurance and safety.

Richmond's talk, "The Ethics of Marine Surveying," allowed him to draw on both his experience as a former tall ship captain and now as a commercial marine insurance specialist. Richmond joined Allen Insurance and Financial in 2011 after 20 years in the marine industry.

Richmond discussed:

- The difference between buyers' surveys, insurance surveys, and material condition surveys in terms of



Chris

Richmond

expectations, strengths, and potential pitfalls.

- Finding the right surveyor for the kind of survey needed.
- What a sail training board of directors should do to ensure they are getting the truth about the material condition of their ship, including any bad and expensive news.
- Who has the legal and ethical burden for getting the right

survey for the right purpose.

- The responsibility to act on survey findings.

In a discussion session entitled, “Don’t Cast Off Without It,” McKeever discussed the Jones Act, providing important information about the intricacies of marine insurance for vessels, their owners and the people who work with them.



Gene McKeever

McKeever presented:

- The history of the Jones Act and related laws.
- The types of coverage available to those who work aboard tall ships.
- The actions and activities triggering that coverage.
- The cost of coverage and how it is determined.

Allen Insurance and Financial has worked with Tall Ships America as their exclusive endorsed agency world wide since 2007 to provide a comprehensive vessel insurance program for association members, who include many of the nation’s most historic tall ships.

Both presentations were designed to help ship owners learn about the proactive steps they can take to help maintain a viable insurance position while working with their insurance agent, said Richmond.

Participants at the 42nd Annual Conference on Sail Training and Tall Ships, held Feb. 4 through 6 in Philadelphia, discussed maritime issues, learned about new regulations in the industry, networked with tall ship masters from around the country and abroad left feeling inspired, motivated and eager to implement all they learned within their own organizations.

The conference ended with the Gala Sail Training Awards Dinner,

sponsored by Allen Insurance and Financial, and the presentation of the 2014 Sail Training Awards which honor a select group of sail trainers and supporters who have been recognized by their peers and fellow tall ship masters for their outstanding contributions to the world of sail training.

Founded In 1973, Tall Ships America serves as the hub for tall ships activity, expertise, and information in North America, and is commended by Congress as the Sail Training Organization representing the United States in the international forum. In addition to organizing the TALL SHIPS CHALLENGE® series, Tall Ships America supports the people, ships and programs of sail training through grants, scholarships, conferences, education, publications, public events and advocacy. The mission of Tall Ships America is to encourage character building through experiential sailing, promote sail training to the North American public, and support education under sail. Online: sailtraining.org

The Snow Load is Heavy on Your Roof. It Can Be Heavier on Your Wallet

A cubic foot of dry snow weighs about 6 to 8 pounds, while one cubic foot of packed snow could weigh up to 20 pounds. The same volume of ice can weigh three times this amount.

Calculating the snow load on your roof requires some complex calculations and an understanding of geometry.

Our message is very simple: If you can, you should clean your

roof. This applies to homes, especially where you see icicles and businesses, whether your roofs are large or small, pitched or flat. If you feel like you can't clear your roof of snow safely, there are contractors or roofing companies who can do it for you. Now is a good time, especially while we have a break in significant snowfall amounts.

Snow is heavy on your roof. It can be heavier on your wallet. The weight of the snow can be significant and if not cleared off, can lead to collapse and potential water back-up damage.

[Here is one example of a snow load calculator.](#) You can find plenty of others on the Internet.

[Here is a link to a 30-second video about clearing snow from the roof of your home.](#)

MCBA Offers 10-Hour OSHA Class

The Maine Contractors & Builders Alliance has scheduled a 10-hour OSHA class to be held at Allen Insurance and Financial.

- Wednesday, February 18 from 8 am-2 pm
- Thursday, February 19 from 8 am -12 noon

Cost is \$ 20.00 for MCBA Members/ \$ 30.00 for Non-Members.

Cost includes lunch on Wednesday and the OSHA Certification Card.

Please contact 593-0864 or mcba@buildingmaine.org for more information or to register.

Travel Insurance: Especially Important if You're 65+

Open your U.S passport to page two and you may be surprised by the following warning:

HEALTH INSURANCE. Persons considering foreign travel should determine what health insurance coverage, if any, they require while outside the United States. Medicare does not cover health care costs outside the United States and its territories, except under limited circumstances in Canada and Mexico.

Many international travelers lack appropriate insurance protection

Government sponsored health programs such as Medicare almost never cover care received in a foreign country. Employer-sponsored plans often limit overseas coverage to emergency care only (and the burden will be on you to prove it's an emergency). Emergency medical evacuation is almost never covered. Even if you're traveling on business, you may have significant gaps in your coverage.

Why is insurance so critical for international travel?

Obtaining healthcare in some parts of the world can be tricky. Some hospitals won't provide any treatment—or won't allow a patient to be discharged—until the hospital has received a guarantee of payment. Such guarantees are commonly provided by travel insurers, in conjunction with assistance providers, but rarely by other insurers or managed care plans. This means you'll have to pay in advance, perhaps as much as tens of thousands of dollars, with your credit card. Of course, for this

to work the hospital must accept foreign credit cards and your card must have a sufficient credit limit.

In addition, remember that leaving your destination – for a place with higher quality medical care or to return home where your regular insurance is accepted—can be difficult. Medical evacuations are tricky to arrange and there are some air ambulance providers who should be avoided. Worse, local authorities may have financial ties to certain evacuation companies. The solution? Most travel insurance includes a medical assistance benefit, which is critical. It gives you 24/7/365 access to a company that will arrange an evacuation for you with a creditable evacuation company—or, through their medical personnel, can help assure that you're getting appropriate treatment locally. The assistance company will also be available to help with other travel related problems such as legal troubles, lost passports or credit cards, etc. Emergencies are rare but everyone should have a contingency plan.

Assess your personal health plan

If you have health insurance in the U.S., the first step is to check with your insurance company and establish what kind of coverage you have. If you have difficulty getting a straight answer, that alone should be a warning. If you don't have insurance in the U.S., consider that you might need it more than ever when traveling—and recognize that the coverage can be cheap – as little as \$1.50 to \$9 per day.

Three Important Types

There are the three major types of coverage to consider. Most travel insurance products offer all three or two of the three:

- Health/accident insurance. Typically referred to as travel health insurance, these policies pay for doctor and hospital bills, and sometimes dental care and medications. These plans can be written for short trips (1 day – 6 months) and will

supplement Medicare or a managed care plan. HTH's TravelGap plans are an example of this type of coverage. International health insurance can also be purchased as primary insurance for someone relocating to another country for an extended period of time (6 months or longer). HTH's Global Citizen and Global Citizen EXP are examples of this type of coverage. These plans are comprehensive and include added features such as preventative services, acupuncture, chiropractic, maternity benefits and more.

- Medical Evacuation. This is key. Evacuations can be expensive (as much as \$100,000 or more from a remote location). In addition to the coverage, you'll want assistance arranging an evacuation—(see above). All of HTH's products offer coverage for medical evacuation.

- Trip cancellation/interruption. These coverage's protect you financially in the event you have to cancel or interrupt your trip for medical or other reasons. For example, say you purchase a \$5,000 cruise but can't take it because of personal illness—or illness in the family. Depending on when you cancel, a significant portion of the \$5,000 may be non-refundable. This type of insurance will reimburse you. HTH's Trip Protector offers this type of coverage (as well as evacuation and supplemental health/accident).

One form of travel insurance commonly sold at airports is "flight accident insurance," which generally pays a lump dollar amount in the event of death from a plane crash, an extremely rare event. If you're looking at insurance in an airport, make sure it also includes one or more of the three important coverages listed above.

Source: [HTH Worldwide](#).