

# Why Contractors Should Consider Errors & Omissions Coverage

By [Krissy Campbell, CIC , ACSR](#)

Contractors face several potential hazards in today's competitive and litigious society; customers are sometimes quick to allege negligence in a contractor's work.

Contractors Errors & Omissions insurance, also referred to as E&O insurance, provides coverage for things such as damages arising out of unintentional faulty workmanship, installed products, recall of their work and impaired or defective property.

Questions about contractors E&O insurance? Ask Allen. We're here to help.

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## Donation to Pacific Engine Company

Allen Insurance and Financial recently delivered a donation to the [Rockport](#), [Camden](#) and [Rockland](#) fire departments for their home inspection and smoke detector program.

"We're in the business of helping people in our community protect their homes and their families – and so support for a

program such as this, with its emphasis on health and safety, is very important to all of us at Allen,” said [Dan Bookham](#), vice president at Allen Insurance and Financial. “This three-department cooperative effort is a project with an immediate impact and can continue to make a real difference.”

The donation is the result of a partnership between Allen Insurance and Financial and the community outreach program at [MMG Insurance](#), the Presque Isle-based insurance carrier.

Chief Jason Peasley of the Rockport Fire Department says the program is ongoing, and donations will be accepted by any of the three departments at any time. He said that since the spring, 22 homes in the area have been inspected and fitted with smoke detectors – but that the need for this work continues.

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## Trail Clearing With Georges River Land Trust at Weskeag Headlands Preserve



Holly and Jim Coombs and Daulton Wickenden help with trail clearing at the Weskeag River Preserve.

Last week some of our employee-owners joined Georges River Land Trust's trail clearing efforts at the Weskeag Headlands Preserve in South Thomaston, one of the land trust's newest properties.

The weather was perfect on Wednesday, May 19 for some quality time in the Maine outdoors. Some of the cutting, sawing and plant-pulling was strenuous work – but that's what it takes to get a trail ready for its public debut. (We brought plenty of water and bug spray with us!)

Special thanks to GRLT Trail Coordinator Matt Bonner for his leadership and instruction. The GRLT website has all the info you need to learn about all their trails and preserves so you can plan your own outing – or get in touch to help with trail maintenance.

<https://www.georgesriver.org/>

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## **Allen Insurance and Financial Earns Diamond Achiever Award in Maine**

Allen Insurance and Financial has been named Maine's 2020 Diamond Achiever by [Patriot Insurance](#) Company. The annual award

is presented to the highest performing agency based on set criteria including length of appointment, profitability, growth, and policy retention. Each year, the top Patriot Insurance Company agencies receive the "Diamond Achiever" award in recognition of their outstanding accomplishment.

Patriot Insurance Company President and CEO, Lincoln Merrill Jr. explains, "We are proud to present Allen Insurance and Financial with our Diamond Achiever award. Through their hard work and commitment to providing superior services, support and products, it is well deserved."

This recognition exemplifies their commitment to providing quality, professional insurance products and services to our mutual clients.

The results achieved by the team at Allen Insurance and Financial helped the agency become one of the most successful among Patriot Insurance Company's more than 115 independent agencies.

"The team at Allen Insurance and Financial is dedicated to providing the protection our clients need accompanied by the highest level of service. We are all very proud to be recognized by our colleagues at Patriot Insurance. Strong partnerships like ours benefit everyone in the industry - carriers, agents and clients, " said Michael Dufour, executive vice president of Allen Insurance and Financial.

Allen Insurance and Financial has been licensed with Patriot Insurance Company since 1993 is recognized as one of the carrier's Preferred independent insurance agency partners.

## **About Patriot Insurance**

Patriot Insurance has been providing peace of mind for families and businesses in New England for over 50 years. Headquartered

in Yarmouth, Maine, we are a regional carrier offering business, home, auto, life, and surety products backed by local, autonomous claims, loss control, and underwriting teams.

We work exclusively with independent agents who can give our customers the personal guidance and service they deserve. Since 2007, we have partnered with Frankenmuth Insurance, a longstanding company founded in Michigan in 1868. Patriot Insurance is financially sound, with an A.M. Best rating of "A" (Excellent).

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## **Traveling? Protect Your Vacation Investment with Trip Insurance**

For many, a family vacation is a special occasion – and never more so in 2021, when such trips are investments which need protection.

A trip insurance policy covers the non-refundable costs of your trip if you're unable to take your vacation or have to interrupt your trip and come home early. The coverage automatically embeds some extras like medical coverage, lost baggage, and missed connection benefits.

Many people are asking about travel during the COVID-19 pandemic and the "Cancel for Any Reason" benefit.

A "Cancel for Any Reason" benefit is an upgrade which requires purchase of a Preferred-level plan and carries additional cost.

It is important to note that this benefit must be purchased within 10 days of making your initial trip deposit for any aspect of your trip, be it lodging, a car rental or reservations for travel.

A “Cancel for any Reason” benefit allows you to cancel for any reason not listed on the Certificate of Coverage and you’d receive a 75% refund of your insured amount. Cancellation due to travel restrictions or other circumstances related to the Coronavirus are not a covered reason to cancel under these plans unless you have the “Cancel for Any Reason” benefit. However, illness, as certified by a doctor, may be a covered reason for cancellation.

It is also important to read your plan documents carefully and be aware that this benefit is not available to residents of New Hampshire, New York and Washington.

For more information, click over to [AllenIF.com/trip](https://www.AllenIF.com/trip)

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## **Fill the Strand Success!**

From AIO Food and Energy Assistance  
Rockland, Maine

On Monday, January 18, 2021 [AIO Food and Energy Assistance](#) hosted its first FILL THE STRAND food and funds drive to benefit AIO’s Food Assistance, Energy Assistance and Weekend Meal Programs. The day was significant as a national day of service, honoring Martin Luther King Jr. The goal was to fill every seat in the theater with a bag of food or funds for food; with the

overwhelming support from the community AIO was able to fill the theater three times!

[See photos from the event.](#)

The event was a wonderful collaboration with the [Strand Theatre](#) and Allen Insurance and Financial, which provided an opportunity for the community to connect and participate, in a meaningful, but safe way. The Strand Theatre had the door open and the lights turned on for one of only a few times in the last ten months. “While the pandemic has temporarily closed the doors to the theater, the work of the Strand carries on in new and creative ways—and this effort was no exception,” shares Jessie Davis, Executive Director of the Strand. “As a community mainstay, it made absolute sense for the Strand to partner with other deeply-rooted community institutions, AIO & Allen Insurance and Financial, to provide an extra lift to our friends and neighbors in these difficult times!”

Allen Insurance and Financial employees were on hand to help greet, collect, and sort incoming food donations. The goal The generosity of the community has been remarkable- with more than 2000 pounds of food collected, sorted and integrated into AIO’s market by the end of the day. More than \$27,000 in financial donations were raised, which together with the food collected will go directly to AIO’s programs that support Knox County families. All together more than 245 people or organizations contributed to Fill the Strand’s success.

Liz Jenkins, AIO Board President shares, “We are amazed by the day and the show of support from all corners of the community, especially our partners. I think that we have all been craving an opportunity to “do” something, something meaningful and joyful outside of our own walls, during a year when we’ve been at home so much. Leila Murphy brought this idea to me a year

ago, and while we had to pause plans last spring, when Wendy Bryd from Allen Insurance and Financial contacted me in the late fall about a team project, the stars aligned. Our AIO Weekend Meal program manager, Molly O'Rourke, is a professional events planner so she rounded out our planning team beautifully.

I'm grateful to Leila and Molly for coordinating the event, and to everyone who supported the event-whether donor, volunteer or cheerleader. Thank you. The good energy and the excitement around the event was infectious. We certainly hope to do it again!"

"We're grateful we could play a part in a very special day – one that showed our community at its best," said Mike Pierce, president of Allen Insurance and Financial. Allen Insurance and Financial, was a collection site in the weeks leading up to the event, in addition to having a team of volunteers on the day of the event. Main Street Market also served as a collection site.

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## **A Day of Service in the Community: Doing Things That Need to be Done**

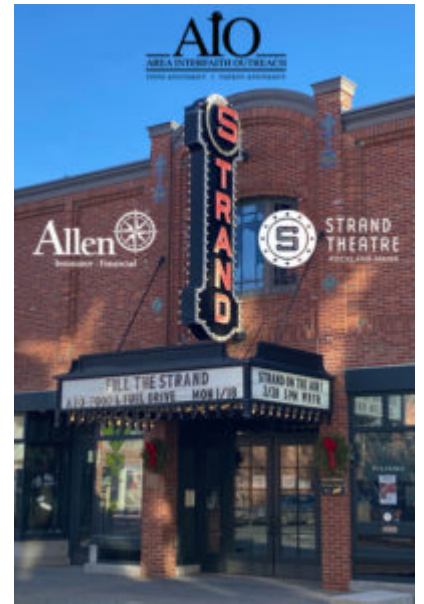
Allen Insurance and Financial encouraged employees to use a paid community service day on Jan. 18 Amy Bowen and Sally Miles, members of the business insurance team in our Belfast office, put in some real elbow grease, volunteering for [Waldo Community Action Partners](#) in Belfast, assembling 20 conference room chairs and deep cleaning two of the organization's transport vans.



Says Sally: “It was a great day – we did things that needed to be done!”

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# MLK Day Food and Funds Drive an Incredible Demonstration of Community Spirit!



How do you find the words to describe an event where teamwork, generosity and community all come together to exceed a goal three times over? That’s what happened on Monday, Jan. 18, when a group of Allen employee-owners from our Camden and Rockland offices joined AIO Food and Energy Assistance’s team of volunteers at The Strand Theatre in Rockland, which hosted the event. Together we assisted in collecting food and funds in support of AIO’s Food Assistance, Energy Assistance and Weekend Meal programs.

In all, 2,219 pounds of food and \$24,502 were collected. AIO's original goal of filling the seats in the Strand was exceeded by three times, with a total of 1,128 seats filled – each with a bag of food. (And the original funds goal of \$10,000 was shattered, too!)

It was a day of community, connection and joy and a great way to celebrate Martin Luther King Day in Rockland.

We're truly grateful for

- All who donated food and funds.
- Our fellow volunteers from AIO and The Strand.
- AIO for stellar event organization and for the opportunity to participate in this special event.
- The Strand for a warm, welcoming venue.
- Main Street Markets in Rockland, for being a food collection site and rolling a huge cart of donations down Main Street from the market to the Strand.
- Photographers Tara Rice, Leila Murphy and Dan Bookham for these photos we can share with you.

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## **Supporting a Waldo County YMCA Food Drive**

When the call came in from the [Waldo County YMCA](#) in December 2020 about a food drive to help fill food pantries at schools in the county, our six-member Belfast office team leapt into action and as of Friday, Jan. 15, together had raised a total of \$825 in cash donations, which includes donations from the entire

office as well as additional contributions from a number of fellow employee-owners and a partial company match in the form of Hannaford gift cards.

Shown here are, from left, are Libby Davis, Amy Bowen and Joella Rossignol, with just some of the groceries Amy was able to buy with those funds.

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## **Neighbors Helping Neighbors: Filling The Strand Theatre with Food and Funds**

AI0 Food and Energy Assistance is hosting its first FILL THE STRAND food and funds drive to benefit AI0's Food Assistance, Energy Assistance and Weekend Meal Programs. In partnership with the Strand Theatre and Allen Insurance and Financial, this event challenges the community to fill every seat in the historic theater with bags of food and funds for AI0's programs. AI0 was inspired by GatherNH, who has held a successful Fill the Hall event in Portsmouth, NH at the Music Hall and who provided guidance to AI0.

Coordinators would like to encourage community organizations, businesses, and residents to do food and fund drives within their groups, workplaces, and neighborhoods to help with the drive. As of Friday, Jan. 15, \$12,000 has been raised in support of the event; food items will be sorted and weighed on Monday, Jan. 18. Donations will be accepted at The Strand in Rockland that day, with all COVID protocols followed.

Non-perishable food with a current expiration date is appreciated (no glass please). Most needed items include:

- ready rice pouches
- macaroni and cheese and pasta
- cereal & oatmeal
- pop-top canned foods and Chef Boyardee meals
- single serving lunch items
- 100% juice boxes, shelf stable milk, powdered milk
- kid-friendly snacks (granola bars, peanut butter crackers, 6-pack raisins)

Whether a monetary gift or food donation – your support will help the people in our community who need it the most.

Due to COVID-19 the majority of the food and funds collection will take place in the weeks leading up to Jan. 18. Food collection sites have been established at area businesses, including:

- Allen Insurance & Financial offices (Rockland and Camden)
- Main Street Markets (Rockland)
- AIO Food and Energy Assistance (Rockland)

On Jan. 18 volunteers will be at the Strand Theatre between 9:00-2:00pm to receive food and funds donations—curbside—to limit the number of people inside the Strand Theatre itself.

Monetary donations are welcome – and in fact your dollar goes further since AIO can purchase food through partners at a competitive price. Individuals can sponsor a bag at \$25, which will fill one seat in the theater. Those interested in sponsoring a bag through a financial donation [can make it online.](#)