

# 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.



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## 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.

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# **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.

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## **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.](#)

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## **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](mailto:mcba@buildingmaine.org) for more information or to register.

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## **Important Information About the Anthem Cyber Attack**

Anthem, Inc., the parent company of Anthem Blue Cross Blue Shield of Maine, is the victim of a highly-sophisticated cyber

attack. Anthem has informed Allen Insurance and Financial that member data was accessed, and information about our clients could be among the data.

We are working closely with Anthem to better understand the impact on its members.

Anthem has created a website – [www.anthemfacts.com](http://www.anthemfacts.com), and a hotline, 1-877-263-7995, for its members to call for more information, and has shared the following information which further explains the cyber attack.

It is important you read this email completely, including the article below about STEPS YOU MUST TAKE TO ACCESS SERVICES ANTHEM WILL BE OFFERING TO THOSE WHOSE DATA HAS BEEN COMPROMISED.

Here is what we know:

- Once Anthem determined it was the victim of a sophisticated cyber attack, it immediately notified federal law enforcement officials and shared the indicators of compromise with the HITRUST C3 (Cyber Threat Intelligence and Incident Coordination Center).
- Anthem's Information Security has worked to eliminate any further vulnerability and continues to secure all of its data.
- Anthem immediately began a forensic Information Technology (IT) investigation to determine the number of impacted consumers and to identify the type of information accessed. The investigation is still taking place.
- The information accessed includes member names, member health ID numbers/Social Security numbers, dates of birth, addresses, phone numbers, email addresses and employment information, including income data. Social Security numbers were included in only a subset of the universe of consumers that were impacted.
- Anthem is still working to determine which members' Social Security numbers were accessed.
- Anthem's investigation to date shows that no credit card or confidential health information was accessed.

- Anthem has advised us there is no indication at this time that any of our clients' personal information has been misused.

- All impacted Anthem members will be enrolled in identity repair services. In addition, impacted members will be provided information on how to enroll in free credit monitoring.

We are continuing to work closely with Anthem to better understand the cyber attack and the impact on our clients.

We will continue to keep you updated on Anthem's ongoing investigation in hopes to find out who committed the attack and why.

## **FREE SERVICES FROM ANTHEM**

All of the following services from Anthem are free. You are automatically enrolled in an identity repair service; the other services require you to call and enroll.

Identity repair: An investigator will help you restore your identity. (Automatic enrollment)

You will be able to enroll in the following services

- Identity Theft Monitoring
- Phone Alerts
- Lost Wallet Protection
- \$1 Million in Identity Theft Insurance
- Credit Monitoring (Adults Only)
- ChildScan Monitoring (Children Only)

These services will be available in approximately two weeks.

You must enroll for them to be implemented.

Enrollment will be for one year.

## **Protect Yourself From Scam Email Campaigns**

Anthem Blue Cross and Blue Shield in Maine is not calling members regarding the cyber attack and is not asking for credit card information or social security numbers over the phone.

Consumers should also be aware of scam email campaigns targeting current and former Anthem members. These scams, designed to

capture personal information (known as “phishing”) are designed to appear as if they are from Anthem and the emails include a “click here” link for credit monitoring. These emails are NOT from Anthem.

- DO NOT click on any links in email.
- DO NOT reply to the email or reach out to the senders in any way.
- DO NOT supply any information on the website that may open, if you If you have clicked on a link in email.
- DO NOT open any attachments that arrive with email.

This outreach is from scam artists who are trying to trick consumers into sharing personal data. There is no indication that the scam email campaigns are being conducted by those that committed the cyber attack, or that the information accessed in the attack is being used by the scammers.

Anthem will contact current and former members via mail delivered by the U.S. Postal Service about the cyber attack with specific information on how to enroll in credit monitoring.

For more guidance on recognizing scam email, please visit the Federal Trade Commission website.

## **Data Security at Allen Insurance and Financial**

Allen Insurance and Financial partners with a cyber security firm to ensure the security of client data.

All systems at Allen Insurance and Financial are monitored 24/7 by a cyber security firm.

**Call Allen Insurance and Financial With Questions: 800-439-4311**

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# VSTV, Karen Reed and Stone Coast Crossfit

Commercial insurance specialist Karen Reed appeared with Lily Hamill Feb. 5 on VSTV's Daily Sports Fix program. The two talked with host Scott Anthony Smith about Stone Coast Crossfit and Stone Coast's upcoming benefit event for PAWS Animal Shelter.

[Click to see the VSTV website.](#)

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## Snow and Ice on Your Roof Can Mean Leaks or Worse

The weight of snow can cause problems on your roof. Clearing the first three or four feet of snow closest to the gutters or eave of your roof *after each storm* can help prevent ice dams from forming.

The combination of freshly fallen snow and the melting and refreezing of snow can add to the stress on your roof.

You can use a shovel or a roof rake – but always keeping safety in mind, you may want to hire a professional to do the job for you. Ladders in snowy or icy conditions are never a good idea.

From our friends at Travelers:



# How Much Home Insurance is Enough?

Based in Rockland, Camden, Belfast and Southwest Harbor, Maine, Allen Insurance and Financial understands the home insurance needs of our customers. We'll work with you to estimate the replacement cost for your home and to adjust your policy limits from time to time as needed.

It is critical that you provide us with accurate, updated information about your home and contents. If your dwelling limit accurately reflects your home's true replacement cost, some companies will pay more than the limit if a covered loss is greater than the limit on your policy.

Once a review of your home and possessions indicates you are properly insured, it's a good idea to reexamine your coverages and limits from time to time, especially whenever you make additions or improvements. Allen Insurance and Financial can help you re-evaluate your insurance needs, just give us a call at 800-439-4311 to speak with one of our agents.

## Be Sure You Have Enough Homeowners Insurance

Here are some steps you can take to reduce the danger of being seriously underinsured:

1. **Call Allen Insurance and Financial.** If you have questions or concerns about the limits in your policy, ask us to show you how those amounts were calculated. This will also give you an opportunity to make us aware of any overlooked information.
2. **Read your policy.** Certain property, such as jewelry, and certain perils, such as earthquake or flood, is better insured separately. Knowing what is covered and for how much will help you insure properly. If there is anything

in your policy you don't understand, call your insurance agent and ask for an explanation.

3. At each annual renewal of your policy, you receive a new Policy Declarations page showing limits of coverage and optional coverages. **Review this information.** If you do any significant remodeling or add a family room, extra bedroom or bathroom, etc., tell us about these changes so your coverage limits can be adjusted to cover the improvement.
4. **Consider** carefully whether your policy provides all the protection you need. Does it provide coverage for extra costs resulting from building code changes? Does it automatically increase coverage limits annually to keep pace with inflation? Does it provide additional funds if the cost of rebuilding your home exceeds the policy limits?

### **Make sure you know:**

- Will your insurance company stand behind agreed upon repairs after a claim? Some companies are willing to put this guarantee in writing.
- Does your policy include replacement cost coverage for contents (clothing, furniture, appliances, and other personal property inside your home)? If not, you can add it by endorsement. The cost is small, the protection valuable. Replacement Cost Coverage pays for losses to your possessions at the cost of brand new items. Without this option, a covered loss to your personal possessions would be depreciated by their age and condition, reducing the size of your claim settlement.

If you have an art collection, antique furniture, jewelry, or other valuable possessions, talk to your agent about supplemental coverages, such as fine arts or scheduled property endorsements, to adequately protect your investment in these

items. The cost is modest for the extra protection, and often the deductible is waived.

Consider whether you should have more coverage for personal property (contents) than your policy provides. **Personal property coverage is usually 70% of the coverage limit for the structure.** Your limit may be lower than 70%. Supplemental protection is available for a small additional premium.

[Inventory your home](#). Prepare an inventory of personal property items, update it periodically, and keep it in a safe place outside your home, such as a safe deposit box at your bank. It will save you hours of time trying to list everything damaged or destroyed if you need to make a claim. It will also help ensure you don't forget some items. Allen Insurance and Financial can advise you on >ways to simplify the job of preparing a personal property inventory such as videotaping each room with descriptive information on the sound track.

## **Personal Liability**

Besides making sure you have enough protection to cover possible damage to your own home and contents, you should also evaluate your exposure to liability risks. These result from damage to the property of another, or injury to a person, not a member of your household, for which you can be responsible.

In recent years it's become common for homeowners to be sued for injuries or damages to others, even when there is no evidence of negligence by the homeowner. The reality today is if you have any appreciable assets, you are exposed to the risk of being sued. Even if you ultimately prevail in court, your legal fees and the months or years of worry and uncertainty can be a terrible burden on you and your family.

The Personal Liability coverage provided by your Homeowners Policy usually provides a limit of \$100,000 or \$300,000. You can increase this protection with a personal umbrella policy. Not only will it increase your personal liability, but also your

auto liability. Limits are available from \$1 million to \$10 million and beyond. The cost of this coverage is usually very reasonable.

Keep in mind that certain states can require certain minimum levels of coverage. The right coverage for you is unique – talk to Allen Insurance and Financial today to find out how to get the best price and value on home insurance for you.

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## **Relocating Our Office in Belfast**

On Wednesday, Jan. 14, 2015, Allen Insurance and Financial's Belfast office will be located at 94 High St.

From Thursday, Jan. 8, through Tuesday, Jan. 13, our office in Belfast will be closed. All staff – insurance and financial planning – can be reached during that time by phone at 338-0801. Allen Insurance and Financial opened its first Belfast office in April 2013.