

Meesha Luce Earns Safeco Insurance® Award of Excellence for Superior Underwriting Skill



Meesha Luce

Meesha Luce, ACSR, a personal insurance account executive with Allen Insurance and Financial has earned the Safeco Insurance Award of Excellence, an honor recognizing superior underwriting skill.

This is Luce's sixth consecutive year earning this recognition, which is achieved only by a select group of agents across the country who sell Safeco Insurance.

"Meesha is part of a personal insurance team working hard every day to make sure we deliver the highest level of service to our customers. We are all very proud to say that Meesha is again part of this elite group of insurance agents honored by Safeco," said Michael Pierce, president of Allen Insurance and Financial.

The Safeco Award of Excellence honors outstanding agents who have developed a solid underwriting relationship with Safeco and whose agencies have qualified for the Safeco Insurance Premier

Partner Award, the company's top recognition program. Fewer than 10% of agencies who sell Safeco have agents who receive this award.

Luce, a resident of Jefferson, joined Allen Insurance and Financial in 2006. She has been a member of the Maine Insurance Agents Association Young Agents Committee since 2013, was named Maine's Young Professional of the Year in 2017 and is the vice chairman of the Maine Young Agents Committee.

Allen Insurance and Financial is a multi-year President's Award and Premier Partner agency, recognition given only to the best independent insurance agencies that sell Safeco. Safeco is a Liberty Mutual Insurance company.

Insurance Superintendent Says Even Mainers Outside of Flood Zones Should Consider Flood Insurance

From the Maine Bureau of Insurance, 6/1/2020

With the National Oceanic and Atmospheric Administration (NOAA) predicting more named storms, more hurricanes and more major hurricanes during the 2020 Atlantic hurricane season, Maine Insurance Superintendent Eric Cioppa strongly recommends that all Mainers consider purchasing flood insurance, even those who live outside of federally designated flood zones.

The Federal Emergency Management Agency (FEMA) reports that in recent years hurricanes have caused above average flooding, with more than 40% of flood claims submitted from outside of high-risk flood areas between the years 2014 and 2018.

“No matter where we live, it’s important that we all understand our flood risk, and what it could cost us,” Cioppa said. “Don’t wait until there’s an imminent threat. Now is the time to call your agent to get a quote and purchase coverage. You can purchase a flood insurance policy at any time, but there is usually a 30-day waiting period for coverage to take effect.”

Mortgage lenders generally require homes in flood zones to have flood coverage, but it is usually an optional purchase for all others. Many people assume incorrectly that their basic homeowners or renters insurance policy will cover damage from flooding, but flood coverage must almost always be purchased separately.

A homeowners or renters policy may pay for water damage inside a house, such as damage from an ice dam or a burst pipe, but it will usually not pay for unusual or rapid accumulation or runoff of surface waters, such as those caused by snowmelt or torrential, soaking rain.

The Atlantic hurricane season officially runs between June 1 and November 30 each year.

Recommended related resources include:

Flood Insurance: Details are available from the National Flood Insurance Program (NFIP) by calling 1-800-427-4661 or online at <https://www.floodsmart.gov>.

Inventory Checklist: A checklist can help establish an insurance claim. Start one at

<https://www.maine.gov/insurance/consumer/individualsfamilies/homeownersrenters/homeinventorychecklist.html> and keep a hard copy in a secure location away from your home, with insurance policies, medical records, and other important documents.

Emergency Preparedness: For information about preparing yourself and family for emergency situations, such as floods, storms, power outages and home fires, visit <https://www.ready.gov/> The Maine Emergency Management Agency (MEMA) provides Maine specific information at <https://www.maine.gov/mema/maine-prepares/>.

Consumers with questions about insurance matters can obtain information and assistance from the Maine Bureau of Insurance by visiting maine.gov/insurance, calling 800-300-5000 (TTY 711), or e-mailing Insurance.PFR@maine.gov

Current Topic: Employment Practices Liability Insurance

In the time of COVID-19, employers in Maine and across the country have had to make numerous and significant decisions about how to manage their business, developing and implementing policies and procedures addressing remote work, layoffs, furloughs, pay cuts, workplace conditions, and a host of other issues.

Employment Practices Liability Insurance for employers covers employment-related liabilities other than on-the-job injuries. This can include legal fees and damages for suits such as wrongful termination, discrimination, sexual harassment and

other alleged violations of employees' legal rights.

Recognizing that smaller companies now need this kind of protection, some insurers provide this coverage as an endorsement to their Business owners Policy (BOP). An endorsement changes the terms and conditions of the policy. Other companies offer EPLI as a stand-alone coverage.

The cost of EPLI coverage depends on your type of business, the number of employees you have and various risk factors such as whether your company has been sued over employment practices in the past. The policies may reimburse your company against the costs of defending a lawsuit in court and for judgments and settlements.

Your EPLI policy could cover legal costs, whether your company wins or loses the suit. Policies also typically do not pay for punitive damages or civil or criminal fines. Liabilities covered by other insurance policies such as workers compensation are excluded from EPLI policies.

The number of lawsuits filed by employees against their employers has been rising, especially during the current pandemic. While most suits are filed against large corporations, no company is immune to such lawsuits.

These are important and complicated matters. We find the best way to address them is by personal conversation. We're here to help.

Source: Insurance Information Institute

SBA Unveils PPP Loan Forgiveness Application

The instructions for the loan forgiveness portion of the Payroll Protection Loans have been released. This document (PDF) provides you with some guidance if you have been able to take advantage of the loan. Your primary resource will be the bank with which you secured your financing. We are providing this as a reference tool only. [Click for a PDF.](#)

Insurance for Aquaculture Operations

Insurance is just one tool used to manage risk for a business. This basic guide is designed to help make you aware of the various exposures you may have and the types of insurance protection available. Identifying risk and determining methods and techniques to address that risk is the key to our relationships with our clients.

Aquaculture businesses offer a unique combination of activities and exposures which are both land and water based – and results in a unique set of risks. You should always feel free to ask questions of your insurance agent.

THERE ARE POLICIES TO PROTECT

Liability arising out of your operations or the products you sell: Commercial general liability insurance is a standard

insurance policy issued to businesses to protect them against 3rd party liability claims for bodily injury and property damage arising out of premises they own, operations they conduct and products they sell.

Your property: Insurance can cover physical assets which can be classified as real property – this includes buildings and structures built on the land and business personal property (contents), which includes furnishings, fixtures and equipment and inventory in/on or adjacent to those structures.

Your equipment: Coverage known as inland marine insurance is property insurance designed to cover the things which can be moved around (mobile equipment, gear, etc.).

Shipment of your property: Transportation insurance is a policy offering coverage on the insured's property while it is in overland transit from one location to another on any necessary mode of transport, including transport by land, air and water. Coverage applies when insurance is desired on property owned by you, whether the property is shipped in your vehicles or in public conveyances. Coverage can include spoilage arising from overturn or failure of refrigerating equipment

Shipment of your product overseas: Ocean cargo insurance is a type of insurance covering goods being shipped overseas (air or ocean), with coverage provided from the point of origin (your place) to final destination.

Piers/docks/wharves insurance: This provides property insurance for your (owned or leased by you) piers, wharves and docks, floats, platforms, gangplanks, pilings, wiring, pipes, (water lines, gas lines, electrical power, lighting fixtures and equipment permanently affixed).

Your heating-cooling-refrigerating-circulating equipment:

Equipment breakdown insurance provides coverage for loss due to mechanical or electrical breakdown of equipment. Coverage applies to the cost to repair or replace the equipment and any other property damaged by equipment breakdown. (Spoilage of your product.)

Your money/your assets: Commercial crime insurance protects a business from losses arising out of business-related crime. Protection through the policy can cover cash, assets, merchandise or other property loss when someone perpetrates fraud, embezzlement, forgery, misrepresentation, robbery, theft or any other type of business-related crime on the company.

Any and all online activities: Cyber insurance is designed to cover consumers of technology services or products. More specifically, these policies are intended to cover a variety of both liability and property losses which may result when a business engages in various electronic activities, such as e-commerce, collecting confidential data (customers & employees) within an internal electronic network and the myriad of banking activities. An increasing exposure is created by connection to the grid for utility services and the operation of manufacturing equipment with Internet or cloud-based systems.

Damage to your vessel(s) including barges and floating work platforms: Commercial hull insurance provides coverage for physical loss or damage to a vessel's hull and machinery (for those listed on your policy). Trailers can be included on a hull policy as can coverage for simple pollution cleanup.

Liability arising out of your ownership and operation of vessel(s): Protection & Indemnity provides coverage for a vessel owner's or operator's liabilities arising out of the operation of vessels listed on your policy such as damage to third party property, third party bodily injury or injury/death to a crew

member.

Clean up and expenses arising out of a pollution event: This is a type of coverage created specifically to manage the costs associated with pollution clean-up (from a vessel) as defined in the Oil Pollution Act of 1990 and or state and local regulations.

Vehicles and trailers you own or lease: A commercial auto policy includes auto liability (injury or property damage to a 3rd party) and auto physical damage coverages (comprehensive & collision) as well as medical payments for passengers within your vehicle (excluding employees).

Injury to your employees: Coverage for injury to an employee may be provided by either your state act workers compensation or the Jones Act. Understanding which applies to your employees is essential to managing this risk.

Employment practices liability: This type of liability insurance covers wrongful acts arising from the employment process. The most frequent types of claims covered under such policies include: wrongful termination, discrimination, sexual harassment and retaliation.

You may want or need a number of insurance policies (including those listed above or others), depending on your operations, activities and your appetite for risk.

Your insurance policies may all come from the same company or they may come from several different companies. As an independent insurance agent, we can help you identify risk, formulate solutions to address those risks and develop insurance coverage appropriate and specific to your business.

Information provided by:

Sally Carlisle
94 High St.
Belfast, ME 04915
800-439-4311

Post-coronavirus Workplace Preparedness Checklist

By taking workplace preparedness steps such as updating office layouts, encouraging new behaviors and evaluating existing policies, employers can help prevent the spread of COVID-19 and protect the health and safety of employees. To get started, employers can review topics on this checklist. [Click for PDF.](#)

In the Spirit of Helping Others

Our clients include many of the small businesses and non-profit organizations we count on in our communities. News and social media include stories daily of Mainers helping Mainers and raising money to help others. We thought we would highlight some those efforts.

Opportunity Knox: Hosted online by the Penobscot Bay Regional Chamber of Commerce, this is a centralized way to send funds to Knox County area businesses and non-profit organizations. You decide how much you want to give

in support, and the website allows you to divide that amount among the businesses and organizations listed. Many, though not all, of those listed are our clients. Participation is not automatic – businesses and non-profits have to ask to be listed. More information: opportunityknox.me

In Belfast, the City of Belfast has set up the **Belfast Keep the Faith Fund**, which is providing grocery vouchers to residents and grants to small businesses. Individuals can call 338-3370 x131 for more information. Donations can be made by check to the City of Belfast with subject line: Belfast KTF Fund and mailed to: City of Belfast, Attn: Belfast Keep the Faith Fund. 131 Church Street, Belfast, ME 04915. A donation to the Belfast Keep the Faith Fund is tax deductible. More information: cityofbelfast.org/groceryvoucher and cityofbelfast.org/smallbusinessgrant.

On MDI, the **Bar Harbor Chamber of Commerce** is highlighting those businesses staying open on their website here: visitbarharbor.com/open. To the best of our knowledge there's no formal effort launched in Southwest Harbor yet, but we are monitoring the situation and should that change we'll update this information asap.

Statewide, a host of organizations have banded together to launch **Pay It Forward Maine** which works in a similar fashion to the Pen Bay Chamber's Opportunity Knox. You can find full details here: payitforwardmaine.com

Also, there is the statewide **Maine Helps** program, designed to connect Mainers looking to volunteer time, treasure or talent so that their impact is maximized and everyone stays safe in the process. Maine Helps connects you with ways to immediately help support nonprofits, businesses, and your community in the fight against COVID-19. More information can be found at this link maine.gov/covid19/maine-helps

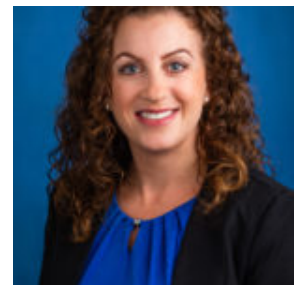
Update 4/27/2020:

The UMaine Cooperative Extension is providing an updated list of agricultural (cheese, eggs, produce, etc.) and seafood pickup locations where consumers can purchase food from the people who produce or grow it. Many local fishermen and producers are organizing more informal efforts. Additional information about

these can be found on social media outlets like Facebook. Here is a link to the Cooperative Extension web page: <https://extension.umaine.edu/agriculture/farm-product-and-pickup-directory/>

Any support for these efforts— however small it seems – can make a difference for our communities.

Sally Carlisle Completes 12-Week Class on “Aquaculture in Shared Waters”



Sally Carlisle

Sally Carlisle of Allen Insurance and Financial has completed the 12-week class “Aquaculture in Shared Waters,” offered earlier this year by Coastal Enterprises.

Carlisle, a member of the business insurance team and based in the company’s Belfast office. The class was offered at locations in Brunswick and Belfast, with the final four classes offered via video conference.

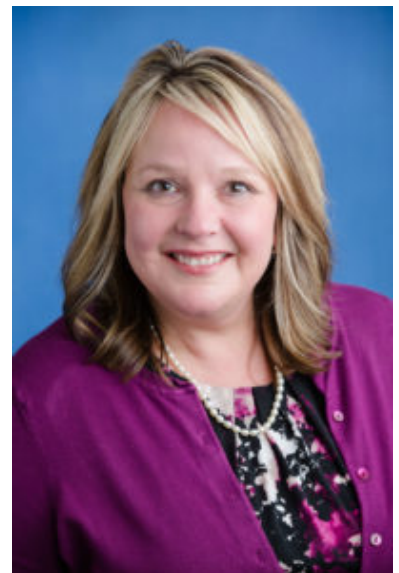
Topics included site selection; shellfish biology; marketing,

sales and logistics; equipment and husbandry and public health and biosecurity. Presenters included representatives of the Maine department of Marine resources, the Maine Aquaculture Association, the Maine Aquaculture Innovation Center, Coastal Enterprises, UMaine's Sea Grant program and the U.S. Army Corps of Engineers.

"Continuing education is an important part of all aspects of the insurance industry," said Carlisle. "This class offered a unique opportunity to learn about what is and will continue to be one of our state's burgeoning industries."

Health Benefits – Information Update – 4/6/2020

By Sherree L. Craig, CEBS



Sherree L. Craig,

Bravo to the businesses continuing uninterrupted, but changed, right now.

As you may be struggling to maintain your footing in business, your employees need some assurances and an understanding of what might happen with their oh-so-important-now health benefits in the event of a reduction in their work hours, a temporary layoff, a furlough, or if a termination of employment becomes necessary.

- **Maine Insurance Code Update.** By order of Governor Mills, an employer may continue to insure employees during an interruption to their employment. If an employer chooses this option, this offer must be made to “all affected employees on a non-discriminatory basis.”

- **COBRA/mini-COBRA.** Federal law requires companies with 20 or more employees to offer continuous group health plan coverage to qualified beneficiaries for a certain period of time, depending on the qualifying event. In Maine, employees working for a company with fewer than 20 employees also have a continuation of coverage opportunity in the event of a temporary layoff. This mini-COBRA protection can extend for up to 12 months and can be paid by the employee or company. The insurance company should be notified of this status change, but the employee’s coverage will be maintained on your group bill. It is important to note that if your company is officially out of business, these options are no longer available.

- **Healthcare.gov Special Enrollment Opportunity.** Employees should be encouraged to review this chance to enroll on the Federal Healthcare Exchange in a timely manner. The loss of group health insurance is considered a qualifying event (unless for non-payment of premiums). This is the time to enroll and

apply for subsidies. It must be done at the termination of the group health coverage or at the end of a COBRA election period. They cannot elect COBRA for a few months and then try to switch to the Exchange.

- MaineCare. Due to the expansion of MaineCare eligibility, many of your employees may find themselves eligible for this program. They may apply for coverage or check eligibility at www.maine.gov/mymaineconnection.

If you have questions about this topic, or other federal requirements for continuation of coverage during a medical leave, I encourage you to reach out to your insurance benefits professional.

Wishing you all the best for your health and success.

Anna Moorman Recognized for 2019 Sales



Anna Moorman

Anna Moorman of Allen Insurance and Financial has been recognized for Medicare supplement sales in 2019 by Anthem, one

of the largest Medicare supplement carriers in the state of Maine.

Moorman is one of two agents at Allen Insurance and Financial who specialize in the complex market of Medicare insurance, working with a number of insurance carriers to give customers a range of choices to suit their needs. Moorman has been with Allen Insurance and Financial since 2012.

The Anthem award was announced in Portland on Feb. 25. This is the fifth consecutive year that Moorman has received an award from Anthem for Medicare sales; for 2019 she was named one of Anthem's top 10 sales leaders.

"This award indicates that Anna's clients appreciate the way she simplifies the process," said Michael Pierce, company president. "And that's key, because our goal is to provide dedicated, one-on-one attention to our Medicare customers, assessing each person's needs and finding options that will align with their budget and healthcare goals."