

# **Golf Carts – Is Your Insurance Policy in Sync With Your Activities?**

Golf carts are being used for transportation beyond the golf course. In addition, Segways, bicycles, scooters, 4-wheelers, Gators and other vehicles are growing in popularity. How well are you protected?

A traditional homeowner's insurance policy may provide automatic liability protection for your watercraft, depending on its size and horsepower. Liability protection for ATVs, golf carts and other small, motorized vehicles may be limited to when the vehicle is being used on your property. At Allen Insurance and Financial, our licensed insurance professionals will consider all of the elements and advise you how to best protect your family and your assets.

You take care of the fun and safety – and we'll help manage the risk.

Make sure your policy is in sync with your activities. Call today about separate small vehicle liability insurance – it's quick and easy to get and you'll be surprised how easily it can fit into your budget.

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## **A Best Place to Work in Maine**

# 2015

Allen Insurance and Financial was recently named as one of the 2015 Best Places to Work in Maine. The awards program was created in 2006 and is a project of the Society for Human Resource Management (SHRM) – Maine State Council and Best Companies Group.

This statewide survey and awards program was designed to identify, recognize and honor the best places of employment in Maine, benefiting the state's economy, its workforce and businesses. The 2015 Best Places to Work in Maine list is made up of 75 companies in three size categories: small (15-49 U.S. employees), medium (50-249 U.S. employees) and large (250+ U.S. employees).

Allen, with 68 employees, is in the medium category. This is the largest of the three categories, with 40+ of Maine's best-known businesses.

To be considered for participation, companies had to fulfill the following eligibility requirements:

- Have at least 15 employees working in Maine;
- Be a for-profit or not-for-profit business or government entity;
- Be a publicly or privately held business;
- Have a facility in the state of Maine; and
- Must be in business a minimum of 1 year.

Companies from across the state entered the two-part process to determine the Best Places to Work in Maine. The first part consisted of evaluating each nominated company's workplace policies, practices, and demographics. This part of the process was worth approximately 25% of the total evaluation. The second part consisted of an employee survey to measure the employee experience. This part of the process was worth approximately 75% of the total evaluation. The combined scores determined the top companies and the final rankings. Best Companies Group managed

the overall registration and survey process in Maine and also analyzed the data and used their expertise to determine the final rankings.

Allen Insurance and Financial will be recognized and honored at the Best Places to Work in Maine awards ceremony on October 7 and will be profiled in a special publication by MaineBiz. The final rankings will be announced at the event.

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## **Welcoming Financial Advisor Abraham Dugal**

Abraham Dugal has joined Allen Insurance and Financial as a financial advisor.

✘ A native of Lincolnville, Dugal is a graduate of Camden Hills Regional High School and Babson College in Wellesley, Mass., where he majored in business management with a concentration in finance.

Dugal worked in the financial services industry in the Boston area for almost 10 years before returning home to Midcoast Maine. Before joining Allen Insurance and Financial, he worked for Cambridge Associates, a global investment management firm holding positions focused in custom client portfolio analysis and operations, portfolio risk. Most recently he was director of U.S. investment operations for Cambridge Associates.

Dugal says he is excited to return to the area where he grew up and to have the opportunity to engage with members of the community and to work with them to find solutions to their financial planning and investment needs.

Dugal and his wife Anna live with their young son in Camden.

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# Meesha Luce Recognized With Safeco Award of Excellence



Meesha Luce, a personal insurance specialist at Allen Insurance and Financial has been honored with the Award of Excellence for her superior underwriting skills and long-term commitment to Safeco® Insurance, member of Liberty Mutual Group.

This prestigious award recognizes those individuals with superior underwriting skills who have developed a solid underwriting partnership with Safeco. Agents who earn this designation will have the ability to make selected underwriting decisions, attend an awards ceremony and receive a recognition gift.

Luce, a resident of Owls Head, joined Allen Insurance and Financial in 2006. In 2013 she earned her Accredited Customer Service Representative (ACSR) designation. She has been a member of the Maine Insurance Agents Association Young Agents Committee since 2013.

In addition 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.

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# 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.