

# Flood Prevention and Safety

Almost anywhere it rains, it can flood. Even if you live in an area of that you think isn't at risk, preparation is just as critical as with other types of emergencies.

Before we get into how you can prevent, limit or react to flooding, it's important to note that flood damage is typically not covered by your homeowners or renters insurance. There are specialized flood insurance programs that we at Allen Insurance and Financial can discuss with you.

## **Preparing for a flood**

The Federal Emergency Management Agency recommends a number of steps to stay safe during emergencies and limit damage from flooding. You should:

Build an emergency kit for your family containing such items as drinking water and nonperishable food for each member of your family (two-week supply), flashlights, a radio, extra batteries, a first-aid kit, necessary medications, personal hygiene items and copies of important documents.

Create a communication plan so family members can reach one another.

Elevate your furnace, water heater and electric panel in your home if live in an area with a high flood risk.

Consider installing "check valves" to prevent floodwater from backing up into the drains of your home.

If possible, construct barriers to stop floodwater from entering your home and seal basement walls with waterproofing compounds.

## **Acting during a flood**

If a flood is likely in your area, quick action may be necessary to protect your family and property. You should:

Get information from the radio or television.

Move immediately to higher ground if there is any possibility of a flash flood. Do not wait for instructions to move.

If you need to evacuate, secure your home and move essential

items to an upper floor. Turn off utilities if instructed to do so, and disconnect electrical appliances. However, do not touch electrical equipment if you are wet or standing in water.

Do not walk through moving water – it can make you fall. Use a stick to check the firmness of the ground in front of you.

Do not drive into flooded areas. If you are caught in your vehicle in floodwater, abandon your car and move to higher ground if you can do so safely.

If you have evacuated your home, do not return until authorities tell you it is safe.

### **Coping after a flood**

Flooding can cause emotional stress along with physical hazards, so be mindful of the well-being of you and your family during the aftermath.

Floodwater can be contaminated by oil, gasoline or sewage, so avoid contact as much as possible.

Make sure your city's water supply is safe to drink.

Clean and disinfect everything that was in contact with floodwater.

The Red Cross has a free book available called "Repairing Your Flooded Home," which contains useful information as you clean up. It's available at [www.redcross.org](http://www.redcross.org). Of course, don't hesitate to contact us as well – we're ready to help!

If you have flood insurance, contact the claims center of your provider as soon as possible.

Flooding is one of the most common hazards in the U.S. Being prepared for any emergency is crucial for the safety of you and your family. Don't be caught off guard!

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# Be Careful When You Play With Fire, Even in the Backyard

It's a great feeling to hang out with friends and family around a blazing fire in your backyard in – unless, of course, that fire blazes a little too much.

While a fire pit can be a wonderful addition to your home, all fires are potentially dangerous. So before you sit down with some marshmallows to roast, we here at {agency name} have gathered up some tips to help you keep that fire in the pit (and away from everything else).

## Are you legal?

- Before building or buying a fire pit, check the regulations in your area to learn about restrictions.
- Your fire pit may be legal, but a fire might not always be. Monitor and follow community burn bans.
- Be respectful. Nothing can extinguish the good vibes of a nice fire more quickly than police complaints from smoked-out neighbors.

## What kind of pit do you want?

- You can buy a fire pit or build one. If you choose the latter, there are plenty of resources online to help you design it. Don't dig a hole just anywhere and throw some rocks down. Put some thought into it and you'll have a better – and safer – spot to enjoy.
- If you want convenience, a propane model might be right for you. They produce less smoke and have an adjustable flame.

## Ready to build your fire?

Actually, you probably aren't ready yet.

- First, ensure the area under and around the fire pit is clear of flammable materials. Keep the pit itself at least 10 feet from any structures.
- *Before* you start the fire, have a fire extinguisher or a garden hose handy.

### **OK, now are you ready to build your fire?**

- Choose hard, seasoned woods. Sparks from softer woods like cedar can increase the danger of igniting something nearby.
- Don't use liquid fuels, even lighter fluid, to get your fire going. And don't burn paper, cardboard, leaves, garbage, etc.
- If you have a metal fire pit, don't overload it and always use the included safety screen.

### **Is the fire out?**

- When you're done, spread out the ashes and let them cool off for a bit. Then gently pour water or sand over them. Stick around for a little while to watch for flare-ups.

We want you to have plenty of nice, warm nights – without getting burned. Here's to making memories around the fire!

*This article provided courtesy of Safeco Insurance.*

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# **Can You Insure Your Work Boat**

# With a Yacht Policy?

In this month's edition of WorkBoat magazine, Gene McKeever answers the question: Can You Insure Your Work Boat With a Yacht Policy?

The insurance industry uses the law of large numbers to make money by insuring as many of what the numbers tell them to insure. How do you get a large number of boat owners to buy your insurance?

You make the policy as generic as possible and throw in some goodies like personal effects coverage, pollution liability, uninsured boater coverage and towing assistance.

[Read more now at WorkBoat.com.](#)

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# Are You Prepared for Hurricane Season? What About Your Insurance?

The United States and coastal residents have dodged more than a few bullets over the last few years. Not since 2005 has a major hurricane made landfall, sparing a substantial number of home and business owners from having to file a property insurance claim.

But with the official start of hurricane season beginning in June and lasting until the end of November, that's a long time for the possibility of major storms to develop, and researchers at Colorado State University predict that [there will be seven named](#) before the active weather period winds its way to a close.

That's fewer than the 12 per season average that's been the norm for the last 35 years now, according to the National Oceanic and Atmospheric Administration.

Even if only one takes shape, though, it can wreak a staggering amount of damage that could make 2015 a year to remember for all the wrong reasons.

It's for this reason that the Insurance Information Institute recommends that you review your [homeowners insurance](#) policy so that you're covered properly. Here are some tips from our colleagues from [Selective.](#)

#### 1. Determine your policy's limits

It's not unusual for people to buy coverage, only to find out later on that their policy doesn't provide for everything that's damaged. For instance, some insure their home based on its purchase value rather than what it cost to rebuild the home from scratch. The cost to rebuild should determine your policy limit. By securing an extended replacement cost policy, these typically pay 20% over and above what your policy allows for.

#### 2. Perform an inventory assessment

Built within every home and business owners insurance policy is protection for your valuables and belongings. But do you know how much all your valuables are worth? If not, it's a good idea to conduct an inventory assessment to see how much protection is appropriate. III has a free downloadable app that can help you with this.

#### 3. Review flood coverage protection

Oftentimes, people think that their homeowners insurance includes flood insurance, when in actuality, this is a separate policy entirely. Flooding is the No. 1 natural disaster in the U.S., according to the Federal Emergency Management Agency. And if there is a hurricane, you can almost guarantee it will be accompanied by copious amounts of rain that could find its way inside. In fact, 90% of all natural disasters include some form of flooding, according to III data.

#### 4. Examine coverage for additional living expenses

After Hurricane Sandy, which was a Category 1 storm, thousands of people in the Tri-State area had to abandon their homes because they were deemed uninhabitable. Besides the inconvenience it caused, it also required many people to pay out of pocket for the cost of renting out a hotel. Additional living expenses protection provides for these unexpected costs. Ensure that your home or renters insurance policy has it.

#### 5. Assemble an emergency kit

If you don't have an emergency kit, now's the time to put one together. The best items to include are those that you'll need to have when in an urgent situation, such as three days worth of food, water and clothing. The Federal Emergency Management Agency has a great online resource that details all the things that ought to go in one, including the type of first-aid resources to have on hand.

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## Knitting for a Cause



Paula Caputo and Abe Dugal.

Allen Insurance and Financial recently delivered dozens of hats and skeins of yarn to the Chemo Caps for Kids program run by the Commonwealth Financial Network.

In addition, hats knitted by local people were delivered last week to the Dempsey Center for Cancer Hope and Healing in Lewiston. Kimberly Edgar of Allen's Camden office is coordinating the program locally.

"We are grateful to Over the Rainbow in Rockland for yarn and hat donations and to Cashmere Goat in Camden for their help with publicity to their customers," said Edgar, noting that a large of Midcoast knitters, all pretty much anonymous, have dedicated serious time and creativity to this cause.

Anyone interested in donating yarn or knitting time to this project can call Kimberly Edgar at 230-5831.

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## **Allen Insurance and Financial Appointed to The Hanover's President's Club**

The Hanover Insurance Group, a leading provider of property and casualty insurance products and services nationwide, recently honored Allen Insurance and Financial with an appointment to its President's Club, an elite group of independent insurance agencies from across the country.

President's Club agencies meet the highest level of standards with regard to the agency's ability to deliver value to



customers through strong insurance expertise and responsive service.

The Hanover partners with only 2,200 out of a total of 35,000 total independent agents in the country. Across The Hanover's agents, an elite group of only 125 are honored in its President's Club each year as the company's top performers.

"The Hanover has always partnered with the best independent agents in the country who provide real value and outstanding service for their customers," said Frederick H. Eppinger, president and chief executive officer of The Hanover. "Allen Insurance and Financial exemplifies what it means to be a truly professional independent agent, providing expert insurance advice, dedicated service and a broad range of products to meet the needs of its customers."



Mike Dufour.

The agency will be formally recognized for its President's Club achievement at a national business conference sponsored by The Hanover.

"We are proud to have earned the honor of The Hanover's President's Club," said Michael Dufour, executive vice president at Allen Insurance and Financial. This achievement is a reflection of the successful partnership we have developed with The Hanover, through which we offer specialized and innovative insurance products to meet our customers' unique needs. We are very pleased that The Hanover has recognized our team for its excellent work and dedication on behalf of our customers."

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# Sherree Craig Now NAHU Self-Funded Certified

[Sherree Craig](#), senior account executive in the insured benefits division at Allen Insurance and Financial, is now certified through the National Association of Health Underwriters' new professional development course on self-funding. This continuing education course for agents has been approved in all 50 states.



Sherree L.  
Craig, CEBS

Craig completed this three-hour course to receive the most up-to-date information on the key technical components of self-funding and is prepared to counsel Allen Insurance clients on self-funded models and strategy.

“By taking this course, Sherree has joined an elite group who is uniquely qualified to assist clients in implementing and maintaining self-funded medical coverage,” said Janet Trautwein, NAHU chief executive officer. “She understands the benefits and risks between self-funded and fully-insured, and is in the perfect position to advise businesses on their options.”

Topics of study include:

- Implementing self-funding plan structure—technical knowledge and overview
- Fixed cost and aggregate risk
- Third party administrators—fees and services
- Stop-loss insurance
- Managing claims and controlling cost
- Plan design structure to influence consumer behavior
- Transparency

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans.

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# Kimberly Edgar Earns Maine Health & Life Insurance License



Kim Edgar

[Kim Edgar](#), a group benefits account manager at Allen Insurance and Financial, has obtained her license to sell life, health, and other group insurance benefits programs in the state of Maine. She studied for the state exam through Allen's in-house education program.

Edgar joined Allen Insurance and Financial in August 2014 and is based in the company's insured benefits division, located at 31 Chestnut Street in Camden. She assists clients with questions about group benefits, including life, disability, dental, and health insurance.

Edgar lives in Lincolnville with her husband and son and their rescue dog.

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# Last Days to Take Advantage of Tax Season Special Enrollment Period

Uninsured tax filers who owe a fee on their 2014 taxes for not having minimum essential health coverage in 2014 have until April 30 to take advantage of a Special Enrollment Period through the Federally-facilitated Marketplace to enroll in health coverage for the remainder of 2015.

As of mid-April, more than 68,000 consumers have taken advantage of this opportunity to sign up for coverage through the Federally-facilitated Marketplace.

In order to take advantage of this Special Enrollment Period, consumers must meet all of the following requirements:

- They did not know that the health care law required them and their household to have health coverage, or they didn't understand how that requirement would affect their family.
- They owe a fee for not having minimum essential coverage for one or more months in 2014;
- They are not already enrolled in minimum essential coverage for 2015.
- They live in a state with a federally-facilitated marketplace; some state-based marketplaces are offering similar Special Enrollment Periods as well.

For those who are required to file taxes, the fee for not having minimum essential coverage in 2014 was 1 percent of household income or \$95 per person, whichever is greater. This fee will increase in 2015 to 2 percent of household income or \$325 per person, whichever is greater. The fee is pro-rated based on how many months a person is uninsured. If an individual who would otherwise have to pay a fee enrolls in coverage for the remainder of 2015, they will pay the fee only for the months

they were uninsured.

Additional information for consumers: Consumers seeking to take advantage of the Special Enrollment Period can find out if they are eligible by visiting <https://www.healthcare.gov/get-coverage>. Consumers should also be aware of the following:

1. Act now to avoid owing the full fee next year. This Special Enrollment Period is only open until April 30, 2015. Consumers who don't have minimum essential coverage for the remainder of 2015 risk owing the fee for whatever portion of the year they don't have coverage.

2. Plans might be more affordable than you think. Eight out of 10 people can find minimum essential coverage for \$100 or less a month with tax credits through the marketplace.

3. You benefit from increased competition and choice. Compared to last year, there are over 25 percent more health insurance companies participating in the Marketplace in 2015. More than 90 percent of consumers will be able to choose from three or more health insurance companies—up from 74 percent in 2014— and consumers can choose from an average of 40 health plans in their county for 2015 coverage—up from 30 in 2014.

For more information, contact [Anna Moorman](#) at Allen Insurance and Financial.

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## Health Insurance Premium Payment Grace Periods: What

# You Need to Know

An insurer expects premiums to be paid prior to a member's specified due date. Exchange rules require a payment grace period. Although this is not a new term, the grace period for Exchange premium payments will differ between non-subsidized and subsidized members.

A grace period is the period of time after a premium payment becomes due in full without policy cancellation.

Members should pay before their due date. Beyond these grace periods if a member has not paid their outstanding premium in full, their coverage will be terminated and they will not be allowed to re-apply for Exchange insurance until the next Open Enrollment Period. Members will be notified if they are in a past due premium situation.

Grace periods:

- Non-subsidized members: A non-subsidized member will have a 1-billing-month grace period from their billing due date to pay in full.
- Subsidized members: A subsidized member will have a 3-billing-month grace period.

If you have questions, please call [Anna Moorman](#).