

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 for more information or to register.

Travel Insurance: Especially Important if You're 65+

Open your U.S passport to page two and you may be surprised by the following warning:

HEALTH INSURANCE. Persons considering foreign travel should determine what health insurance coverage, if any, they require while outside the United States. Medicare does not cover health care costs outside the United States and its territories, except under limited circumstances in Canada and Mexico.

Many international travelers lack appropriate insurance protection

Government sponsored health programs such as Medicare almost never cover care received in a foreign country. Employer-

sponsored plans often limit overseas coverage to emergency care only (and the burden will be on you to prove it's an emergency). Emergency medical evacuation is almost never covered. Even if you're traveling on business, you may have significant gaps in your coverage.

Why is insurance so critical for international travel?

Obtaining healthcare in some parts of the world can be tricky. Some hospitals won't provide any treatment—or won't allow a patient to be discharged—until the hospital has received a guarantee of payment. Such guarantees are commonly provided by travel insurers, in conjunction with assistance providers, but rarely by other insurers or managed care plans. This means you'll have to pay in advance, perhaps as much as tens of thousands of dollars, with your credit card. Of course, for this to work the hospital must accept foreign credit cards and your card must have a sufficient credit limit.

In addition, remember that leaving your destination – for a place with higher quality medical care or to return home where your regular insurance is accepted—can be difficult. Medical evacuations are tricky to arrange and there are some air ambulance providers who should be avoided. Worse, local authorities may have financial ties to certain evacuation companies. The solution? Most travel insurance includes a medical assistance benefit, which is critical. It gives you 24/7/365 access to a company that will arrange an evacuation for you with a creditable evacuation company—or, through their medical personnel, can help assure that you're getting appropriate treatment locally. The assistance company will also be available to help with other travel related problems such as legal troubles, lost passports or credit cards, etc. Emergencies are rare but everyone should have a contingency plan.

Assess your personal health plan

If you have health insurance in the U.S., the first step is to check with your insurance company and establish what kind of coverage you have. If you have difficulty getting a straight answer, that alone should be a warning. If you don't have insurance in the U.S., consider that you might need it more than ever when traveling—and recognize that the coverage can be cheap – as little as \$1.50 to \$9 per day.

Three Important Types

There are the three major types of coverage to consider. Most travel insurance products offer all three or two of the three:

- Health/accident insurance. Typically referred to as travel health insurance, these policies pay for doctor and hospital bills, and sometimes dental care and medications. These plans can be written for short trips (1 day – 6 months) and will supplement Medicare or a managed care plan. HTH's TravelGap plans are an example of this type of coverage. International health insurance can also be purchased as primary insurance for someone relocating to another country for an extended period of time (6 months or longer). HTH's Global Citizen and Global Citizen EXP are examples of this type of coverage. These plans are comprehensive and include added features such as preventative services, acupuncture, chiropractic, maternity benefits and more.

- Medical Evacuation. This is key. Evacuations can be expensive (as much as \$100,000 or more from a remote location). In addition to the coverage, you'll want assistance arranging an evacuation—(see above). All of HTH's products offer coverage for medical evacuation.

- Trip cancellation/interruption. These coverage's protect you financially in the event you have to cancel or interrupt your trip for medical or other reasons. For example, say you purchase a \$5,000 cruise but can't take it because of personal illness—or

illness in the family. Depending on when you cancel, a significant portion of the \$5,000 may be non-refundable. This type of insurance will reimburse you. HTH's Trip Protector offers this type of coverage (as well as evacuation and supplemental health/accident).

One form of travel insurance commonly sold at airports is "flight accident insurance," which generally pays a lump dollar amount in the event of death from a plane crash, an extremely rare event. If you're looking at insurance in an airport, make sure it also includes one or more of the three important coverages listed above.

Source: [HTH Worldwide](#).

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, 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

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.](#)

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:



Engagement Ring Insurance

Who should insure the engagement ring?

Purchasing an engagement ring is a big decision and you should be equipped with the right information before making your purchase. Here's a guide on making a purchase that will make your fiancée, bank account, and Trusted Choice® independent insurance agent say "Yes!"

Brace the bank

An engagement ring is an investment, and (thankfully) you get to dictate how much you're willing to risk. According to www.theknot.com in 2013, the average cost of an engagement ring is \$5,431. If that price makes you cringe, no worries—you can still find a great ring for a little less, but read the next section to ensure you don't compromise quality for price.

Understanding Girls' Best Friend

There are four elements to determining quality of a diamond—carat, clarity, color, and cut. Educate yourself on these elements. A carat is a diamond's weight, not size, so don't be fooled by how big a diamond may seem; the clarity is an assessment of a diamond's internal and natural characteristics. The color and cut of a diamond depends on preference; color is graded on an alphabetical scale, and cut varies, but affects the way the gem shines.

Certified & Appraised

Ask the jeweler for the assessment of the diamond and a GIA diamond grading report. An assessment of the diamond on the jeweler's stationary protects you in the event that the jeweler misrepresented the value and facts about the ring. A GIA diamond grading report also serves as backup verification for your purchase—the Gemological Institute of America is the most respected lab in the world. If your jeweler cannot provide the assessment or GIA report, back out of the store slowly and find another jeweler.

Now the REAL big question: Who should insure the engagement ring?

You proposed, but your fiancée will live in their condo until the big day—what do you do? This is a matter of insurable

interest. When you purchase valuables (like an engagement ring) for someone else and you want to insure the item, you are trying to create insurable interest. Insurable interest says, "I have a strong interest in this item but it does not reside in my home with me; however, I should be able to insure it for a period of time."

The easiest way to create insurable interest for the person in possession of the ring is to make the use of the ring by her conditional...i.e., you still own the ring and it doesn't become your future spouse's until you both are married. Until that time, you have an insurable interest and there should be coverage under your policy.

If you make ownership conditional on marriage, you likely have an insurable interest and can insure it yourself. Since most homeowners policies limit theft of jewelry to about \$1,500 (some less, some more), the ring should be scheduled on his homeowners policy. An alternative is for your fiancée to insure it on their policy since coverage usually extends to any property you use, not just property you own. This assumes that either or both have homeowners policies (or they live at home and are covered by their parents' policies). When you are married, you both should have a single homeowners policy with both as named insureds and the ring and other jewelry scheduled on the policy.

Be sure to talk to your Trusted Choice® independent insurance agent about all of your options and steps to getting your new future off to a bright start!

SOURCE(S):

<http://abcnews.go.com/Nightline/diamonds-decoded-experts-guide-buying-engagement-ring/story?id=19630519>

<http://www.independentagent.com/Education/VU/Insurance/Personal-Lines/Homeowners/Conditions/FacultyInsurableInterest01.aspx>

www.bankrate.com

An Insurance Agent Can Be Your Advocate

In his latest column in WorkBoat Magazine, Allen Insurance and Financial's [Gene McKeever](#) says your insurance agent can't legally represent you but can serve as your claims advocate and explain coverage correctly to the insurance company's claims representative. In this case it was important to help the claims person understand what the claim surveyor saw.

[See more at WorkBoat.com](#)

Health Insurance Deadline is Feb. 15

Open enrollment for health insurance under the Affordable Care Act ends Feb. 15, after which only individuals with a qualifying life event can purchase health insurance.

It is also important to note that since open enrollment ends on a weekend, the last business day to apply and get personal help is Friday, Feb. 13.

For help with health insurance under the Affordable Care Act, you can call our special health insurance line: (855) 710-5700 or –

[button name="Use Our Enrollment Portal"]

url="https://alleninsurance.insxcloud.com/my-quote/individual-info" target="_blank"]

This short video provides an introduction to the services we offer to our individual health insurance clients.

Flood Insurance Facts: An Inch, Two Feet and a Loan that Must be Paid Back With Interest

Floods and flash floods happen in all 50 states. Last year, one-third of all claims paid by the National Flood Insurance Program were for policies in low-risk communities. Here are some other things you should know about floods and flood insurance.

- Just an inch of water can cause costly damage to your property.
- A car can easily be carried away by just 2 feet of flood water.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest.

For more policy and claim statistics, visit the [National Flood Insurance Program](#)

Water in the basement is often not a “flood”

Note that many times water in your basement will not be a covered loss under a flood policy. A flood is defined as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source, or mudflow.

If your loss is caused by a flood, and the flood is the proximate cause of the backup or seepage into your basement, your NFIP policy will cover many of your most critical items in the basement, like central air conditioners, drywall, electrical junctions, circuit breakers and switches, fuel tanks, furnaces, hot water heaters, sump pumps and more.

Source: MiddleOak.com

[Visit our Flood Insurance web page.](#)

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.