

# DIRECT

## From the Offices of the CEO and President

### Arthur Hall Opens Delaware Office

We are very pleased to announce our further commitment to our Delaware clients and expansion of our firm with the opening of our Montchanin, Delaware office. The office opened on April 1, 2008 and is managed by Glenn Burcham, Vice President of Delaware Operations. Glenn and his associate Charles Panetski joined our staff in January 2008, and both bring extensive insurance experience to our operations as well as a large number of Delaware clients.

With the opening of our second location, additional staff, and greater company representation, we are well positioned to provide the insurance services that you,



Left: Thomas W. Van Grofski, CEO



Above: James S. Denham, President

our loyal clients, deserve and need.

Looking forward, we are now well positioned to remain an Independent Insurance Broker providing you industry leading solutions with hometown service.

*Thomas W. Van Grofski, CEO and James S. Denham, President*

## Faces in the Hall

### Glenn D Burcham, CIC, CRM Vice President — DE Operations

Glenn joined our agency in January 2008, and he brings over 20 years of experience in the insurance industry. He holds a BA in Business Administration from Salisbury State University. Glenn currently resides in Wilmington with his family, and is very active in many Delaware non-profit organizations.



Glenn D Burcham, CIC, CRM

### Charles Panetski, CPCU, CLU, ARM Commercial Lines Account Manager

Chuck joined our agency in January 2008. Chuck has more than 30 years experience in the insurance industry. Chuck has a BA and an MBA in Business Administration with an emphasis on Accounting from Rochester Institute of Technology. Chuck currently lives in Wilmington with his family and is very active in his church.



Charles Panetski, CPCU, CLU, ARM



### Insurance for Your Future Long Term Health Care

Insurance deals with the management of risk, with an emphasis on the protection of your capital assets. However, there is one risk that is gaining significance with many people today. This risk is related to the fact that people are living longer than ever before, and people are increasingly faced with the financial and emotional hardships that long term care brings.

While Long Term Care is a major concern, the good news is that options for coverage

are increasing. There are still the traditional policies that provide coverage for custodial care over an extended period of time in any of several settings including your home, an assisted living facility, a nursing home, or adult day care.

There are also policies that are structured differently, and it is now possible to purchase life insurance that can be used for long term care.

Please contact us or one of our customer service representatives today if you would like to learn more about long term care coverage.

### Insuring Lawn Tractors Used Off Premises

With spring approaching, it is important to understand how your homeowner policy treats insuring lawn tractors that are used off of your property, even if the tractor is ridden a few blocks to mow a nearby relative's property or even adjacent non-owned land.

In many cases, liability coverage for the use of lawn mowers is provided only if the vehicle is used solely on the insured premises. Coverage vanishes forever once it is used off premises. In one court case, a homeowner was sued for \$235,000 when he loaned a mower to a neighbor who was mowing his yard.

In addition to this coverage gap, there is no coverage for an otherwise covered vehicle if it is used for a business purpose. Many people hire a lawn service or a neighborhood teenager to mow their lawn. A literal interpretation of this exclusion leads one to believe that there is no coverage if the homeowner is sued.

If you have any questions or concerns, please call an Arthur Hall representative at (610) 696-2394.

## Flood Insurance

In view of the catastrophic flooding that has occurred over the past few years, it is time to remind you that homeowner and commercial insurance policies do not cover flooding.

You do not need to live or conduct business near a body of water to be a flood victim. A general condition of flooding can be caused by runoff of rainwater or melting snow and ice. Seventy percent of all natural disasters in our country include flooding. Twenty-five to thirty percent of all damaged properties come from areas of low to moderate flood hazard.

Please contact us to discuss your flood insurance options. Don't delay — in many cases there is a 30 day waiting period to initiate coverage.

## Travelers Insurance

Arthur Hall Insurance has been appointed with Travelers Insurance to sell both personal lines and commercial lines insurance. Travelers Insurance is one of the largest and well respected insurance companies in the nation. Travelers shares our commitment to providing the highest level of responsiveness and service to clients.

## Arthur Hall in the Community

**Jackie H. Van Grofski** was recently elected Chairman of the West Chester Business Improvement District Authority Board. The BID Authority Board is a 15 member board consisting of property owners, business owners, and West Chester residents. BID monitors economic development in Downtown West Chester.

**Nicole C. Grebloskie**, Vice President Personal Lines, was recently elected to the Greater West Chester Chamber of Commerce Board of Directors. Nicole resides in Kennett Square with her husband and son.

**Tracy S. Sammarone**, Account Representative, has been appointed to the Board of Directors of the West Chester Downtown Foundation. The WCDF handles the charitable contributions made to the BID Authority Board. Tracy resides in West Chester with her husband and daughter.

## HOT TIPS!

Don't forget to visit us at [www.arthurhall.com](http://www.arthurhall.com)

**Car Rental?** Renting a car on vacation can get confusing. We recommend taking the Loss Damage Waiver (LDW) in your car rental agreement. The Loss Damage Waiver covers administrative fees charged by rental companies due to process of claim and daily rent for loss of use of rental car. This coverage is not provided by auto insurance policies. Remember: only the person who rents the car can drive the car.

**It's that time again — Spring Cleaning!** Below are some useful tips.

**Around the house** – Use non-toxic cleaning products when possible and post the Poison Help Line number where everyone can see it — 1-800-222-1222

**In the Garage** – Make sure that all flammable liquids have a safety cap in place and that they are not near any heat sources. Keep only the amount you need to use – do not stock up on extra cans.

### Reminder — Property Changes

Please notify our office whenever property changes such as deed transfers, occupancy, home additions, and upgrades occur. These changes may affect your policy coverage.

**In the Yard** – Take extra precautions when using tools that can cause accidents, such as ladders, weed eaters or pruning shears. Also, remember that most yard cleanup tools are not safe for the children.

## Arthur Hall Insurance Consultants

Thomas W. Van Grofski, CIC  
James S. Denham, CPCU  
Glenn D Burcham, CIC, CRM  
Edward R. Blake, CPCU, CIC  
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Melissa M. Phillips, CISR  
Tracy S. Sammarone, CIC, CISR  
Renee L. Shafer  
Miranda L. Steinberg  
Matthew T. Ricciardi

## Industry-Leading Solutions with Hometown Service

- New Delaware Office Now Open
- Is Your Lawn Tractor Covered?
- New Options in Long Term Health Care
- Do You Have Flood Insurance?
- Now Offering Travelers Insurance

# Inside



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