

# DIRECT

From the Executive Office

## Are You Ready for the Next Natural Disaster?



Recent events have focused our attention in preparing to protect our homes and businesses in the event of an emergency. Although it is far from a normal occurrence earthquakes, tornadoes and hurricanes will happen; we only hope that the overall damage is minimal. In the event of a natural disaster it is important to be prepared and equally important to be ready to respond. Below are items to consider for disaster preparation and response:

### Business

#### Prepare for a disaster:

- Develop an emergency response plan
- Review and update policies and procedures

- Determine essential and non-essential business functions
- Update contact information for all employees
- Check with governmental agencies
- Put critical contact information for employees and vendors in a safe off-site location

#### After disaster:

- Communicate with employees and customers
- Re-emphasize health and safety
- Evaluate potential changes to business activities
- Put insurance agents on notice as claims arise
- Reassess lines of communication and

internal electronic infrastructure

- Obtain guidance from governmental agencies

### Home

#### Prepare for a disaster:

- Prepare emergency kit (non-perishable food items, water, batteries, flashlight, radio, blankets, etc)
- Prepare back-up generator
- Check sump pump and marine battery back-up
- Prepare emergency contact list for family
- Turn refrigerator setting to coldest level in the event of power outage

#### After Disaster:

- Assess living situation; make arrangements for

alternate place to stay if needed

- Notify insurance agent of potential claims
- Take pictures of damage
- Make temporary repairs to prevent further damage to property
- Contact restoration company in the event of water damage

When preparing for a natural disaster it's important to know what resources are available. Please contact us if you are interested in obtaining loss prevention tools and tips.

## Plan Now For the Future

Protect your relationships. One of the greatest benefits of long term care insurance is that it allows your loved ones to care about you, instead of having to care for you. Plan ahead so you have the most choice in where you receive care.

The cost of long term care can be one of the biggest financial threats you will ever face. With life expectancy increasing, the likelihood of needing some type of long term care is expected. Studies show 8 out of 10 people say they'd prefer to receive care from the comfort of their own home.



Contact us to discuss and design an affordable plan that meets your needs.



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DAILY LOCAL NEWS  
READER'S CHOICE AWARDS

# Is Your Back-up Plan All Wet?



Recent weather has caused problems for many property owners — even for those with sump pumps. What if a storm downs power lines and renders your pump useless? Consider a battery

back-up for your sump pump. In the event of loss, the cost of a battery back-up system may be less than your out-of-pocket deductible.

Just a reminder — there is only coverage for water back-up if the enhanced coverage is included in your policy. The water back-up policy enhancement provides coverage for water that backs up through sewers or drains — even if the sump pump fails and water overflows. Water back-up coverage is a necessity for all homeowner policies. It has different levels of coverage and can be tailored to fit your needs. Please contact your insurance representative to assess your coverage needs.

## Faces in the Hall

### Mark D. Sammarone, CIC, CISR Vice President



Mark D. Sammarone

Mark is a principal of Arthur Hall Insurance, serving as Vice President.

A member of their senior management team and Board of Directors, he also serves as the leader of one of the commercial business development teams.

Mark serves on numerous community boards and committees and was just elected to serve as President of the West Chester Rotary Club for the 2011-2012 rotary year. Congratulations Mark!

# Is Your Home-Based Business Covered?

With both technology and the internet, more and more people are running home-based businesses. Will a homeowner's policy cover the risks of a home-based business? In nearly every case, the answer is no unless the policy has a specific endorsement added. The problem is fewer and fewer companies offer such policy enhancements. Even with a rider most policies provide a very limited coverage amount for business property.

The bottom line is nearly all homeowner's policies exclude business operations or do not provide the appropriate liability protection. This is why it is important to have a separate business insurance policy to cover your home-based business risks.

Many home-based business owners may feel that they do not need coverage because nobody steps foot on their premises. The problem is that liability claims often happen away from a business's premises.

These types of liability claims would not be covered on your personal liability policy. Some examples of claims excluded on your personal liability policy would be: damage to a customer's car while on your property; a customer injured on your property or product/services sold were faulty.

This type of coverage can be purchased with a business general liability policy. Please contact us to learn more about the insurance a home-based business requires.

## Arthur Hall Insurance Consultants

- Thomas W. Van Grofski, CIC
- James S. Denham, CPCU, CIC
- Mark D. Sammarone, CIC, CISR
- Karen L. Leary, CIC, CISR
- Glenn D Burcham, CIC, CRM
- Robert G. Hackett, Jr., CIC
- Nicole C. Grebloskie, CIC, CISR
- Edward R. Blake, CPCU, CIC
- Virginia R. Glassman, CISR
- Gloria M. Mastrangelo, CISR
- Elaine S. McDonald, CISR
- Kayce M. Alford, CPCU
- Charles Panetski, CPCU, CLU, ARM
- Melissa M. Phillips, CISR
- Tracy S. Sammarone, CIC, CISR
- Miranda L. Steinberg, CISR
- Brett M. Kennett
- Christopher M. Keefer
- Jonathan Koegel
- Carol H. Panetski
- Diana Dion
- Karin Ricciardi

## Coverage Enhancement for Pennsylvania Workers Compensation



Workers compensation has broadened its coverage to include partners, members of a Limited Liability Company and/or sole proprietors. Effective August 29, 2011 the Pennsylvania House Bill 440 allows partners, members of LLC's or sole proprietors the opportunity to request coverage. To obtain a premium indication, a written submission must be sent to your insurance agent/provider. Contact your insurance representative to review what steps are necessary to obtain this enhanced coverage.



Arthur C. Hall, Inc.  
101 E. Chestnut St., PO Box 512  
West Chester, PA 19381-0512

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