

Insights and Updates

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Work zone ahead—drive safely!

Ahh spring! It's warm once again, and we can all finally come out of hibernation for spring break. While warm weather coaxes us out to travel, many municipalities also take the opportunity to improve road conditions and infrastructure. So, before you pack your bags and swimsuit, keep in mind that you'll likely be sharing the roadways with construction sites and maintenance crews. Of course safety is the top concern, but keep in mind that the penalties for speeding or committing other traffic violations while in a construction work zone are more severe than when the road is clear.

Almost all states have laws that

increase the penalties for speeding or committing other traffic violations while in a construction work zone, and New York is no exception. If you are caught speeding in New York where a construction zone sign is posted, you could be subject to an additional fine of \$90 to \$600, up to 30 days in jail or both, regardless of whether workers are present. In New Jersey, when you see a construction-zone sign posted, you can be sure all moving vehicle violations will result in double the original fine, regardless of whether workers are present. In Connecticut, moving vehicle violations in a construction zone will result in double the original fine, but only if workers are present.

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We don't expect you need any further reason to take extra care in work zones, but we'd be remiss if we didn't mention your insurance rates, too. Traffic violations—work zone or not—can result in an increase in your premium, and that's never news we want our clients to receive. Make this season a good one—drive safely!



Sharing is good, but it can be risky

Innkeeper businesses have been in operation since the beginning of time, but you don't have to run a business to share your home with someone. It's not uncommon for people from different parts of the country or world to trade homes with one another for their vacations. For example, Saratoga Springs, N.Y., is home to the Saratoga Race Course, where the horse-racing season runs eight weeks in late summer. Many homeowners rent their homes to racing fans during this season while they go to Cape Cod on vacation. Cape Cod or Saratoga Springs: How can you lose?

Home-sharing network companies (e.g., Airbnb and HomeAway) take the traditional bed-and-breakfast concept to a new level of opportunity for casual hosts. Accommodations can range from the host simply offering a bed to

a guest for the night, to renting an entire house for a week. While the standard homeowners policy could provide limited coverage (maybe), you typically will want broader protection than a homeowners policy, depending on the financial risk involved.

When new exposures are created by social behavior and invention, as in the case of home sharing, there eventually will be a reaction from the insurance industry. Insurance companies make the case that these exposures were not contemplated when rates were established for the homeowners policy, so coverage must be carved out and reintroduced by endorsement for additional premium. Some companies may even avoid providing policies to homeowners who host guests through home-sharing network companies, due

to the extraordinary exposures involved with this activity. It may take time for these insurers to get comfortable with insuring this hobby-style of risk, in which the customary business acumen may be lacking.

Companies now use standard endorsements that will remove most coverage in the homeowners policy for home-sharing host activities. So, you are sharing your home in this manner, we urge you to contact our office to make sure you have all the necessary insurance coverages in place to protect you before you need them. We also can help you determine what coverage, if any, is being provided by the home-sharing network company you are using.





What to do (and not to do) while traveling

It's time to start planning your summer getaways. It seems like every time we book a trip or rent a car (either in-person or online) there is a prompt: "Would you like to purchase insurance to cover that?" And, the answer is: "It depends."

If you already have certain insurance policies (e.g., auto, health and life), some of the insurance policies offered to you on vacation—car rental; emergency medical; and accidental death insurance—may be superfluous. However, if you rent a car in the name of business, you need to be informed about insurance available to that business. And, if you are on Medicare or Medicaid, those insurance policies won't cover emergency medical treatment when you are traveling outside of the U.S. If you are on either of these programs and you are traveling out of the country, you can purchase emergency medical insurance for your trip.

It may not be necessary to purchase an insurance policy to cover lost luggage;

some homeowners policies or even your credit-card company may cover these losses. Additionally, once you've filed a claim with the airline for your lost luggage, the airline is responsible to reimburse you for the loss. But,

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keep in mind that the airline will factor the item's depreciation into its reimbursement.


And, now for the big question: Do you purchase the extra insurance for your airplane or hotel reservation? If

you get a bargain on the airfare or room rate, it might not be worth the money you would have to put down to get the coverage. However, if you have spent a considerable amount of money on your trip, the insurance would give you peace of mind if your trip is canceled or delayed.

As with all your insurance needs, give our agency a call. We will be happy to review your current insurance coverages with you; review the details of your trip; and offer our advice on any additional insurance coverages you may need. We also can examine the insurance coverages you have to protect your property at home, so if the worst-case scenario happens while you are away, you'll have the coverage you need to get back on your feet when you return.



Times are changing: Are you covered?



With the continuing emergence of new technologies and our subsequent reliance on them, more and more of our daily activities take place online, such as shopping, filing taxes, booking a hotel and paying bills. Have you ever considered what would happen if some of this information fell into someone else's hands? It is now more important than ever to make sure all our information is being protected. Before you finalize that Amazon purchase or submit that electric bill, pause to consider the following steps to help you stay protected:

- Utilize strong passwords. A strong password should:
 - Be at least eight characters long;
 - Not contain your username, real name or any other personal information;
 - Not be a complete word; and
 - Include uppercase and lowercase letters, numbers and special characters.
- Make sure everything is updated. Make sure you:
 - Install hardware and software updates periodically;
 - Ensure all anti-virus and anti-malware software is updated;
 - Check for Chrome, Internet Explorer, Safari and/or Firefox updates; and
 - Consistently back up your information.

Did you know there are insurance coverages that can protect you if your online identity is hacked? Make sure you have all the proper insurance coverage in place should the worst happen. If you have any questions or concerns about your policy, give our agency a call. We'll be happy to walk you through your coverage and provide you with peace of mind.

Don't just renew—review

When you get a policy renewal notice in the mail, it's tempting just to sign off and mail it back to our office. No one likes spending time going over the details of an insurance contract with a fine-tooth comb, after all; and you might figure the policy is probably fine the way it is—just like the one you had last year.

However, we urge you to take the time to review your policy. Maybe the company has changed coverages and is informing you, maybe you bought a new bit of technology, a piece of jewelry or maybe your teenager is learning how to drive. There are many, little life changes that can occur over a year, or even six months, that can create new liabilities or render costly existing coverages unnecessary.

Don't just renew—review. Better yet, review it with us. We can ask the questions and explain the details of what you are and aren't covered for under your policy. We're here to help you.

