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Winterizing Your Vacation Home

By: Stacy Champlin, ACSR
Personal Lines Account Manager

With the cold, wintry weather right around the corner, Thorp & Trainer wants to make certain your home is prepared well in advance of the first snow storm. Those who reside in their homes year-round can easily make certain they have taken the necessary precautions to safeguard their property. Additionally, should your home sustain damage from a winter storm, you would be able to respond immediately to assess and repair any damage. However, owners of seasonal/vacation homes need to be particularly diligent in winterizing their property.

If you own a property that is subject to cold conditions, winterizing your seasonal home is an excellent way to safeguard your investment. Below please find some tips on how to help your property weather the storm:

- Make certain you turn off the water at the main shut-off valve and drain all pipes and toilets. If you choose to leave the water on, the heat should be set at 60 degrees or higher. These preventative measures will help to reduce the risk of exploding pipes and extensive water damage.
- Schedule an appointment to have your roof inspected by a licensed professional to make certain that it can handle the heavy snow.
- Clear any debris and leaves from gutters and downspouts. It is crucial that water is allowed to flow freely off the roof and away from your home to avoid ice damming, which results from a buildup of ice along the eaves of your home. This buildup can cause water to seep into your attic and walls which, if left undetected, could lead to the growth of mold spores.
- Check basement window wells to ensure they are clear of leaves and other debris.
- When possible, have someone check on your property at least every two weeks. This can mean the difference between catching a problem early and repairing it, versus finding a problem too late, resulting in hundreds or thousands of dollars in damage.

Should you require information on protecting your vacation/seasonal home with the proper levels of insurance coverage, please contact Thorp & Trainer at 401.596.0146.

November is Long-Term Care Awareness Month

BY: THERESA A. CAVALIER, Life LTCi, Disability
Insurance Administrator

You're not too young to plan now for long-term care.

November is *Long-Term Care Awareness Month*. Even the U.S. Congress has urged "the people of the United States to recognize (this) as an opportunity to learn more about the potential risks and costs … and the options available." We're proud to support this important educational campaign.

Smart reasons to think about long-term care as part of your overall financial plan

You protect against other risks like a car accident or house fire. A need for long-term care is a risk to your savings and to your retirement. It will impact your family and loved ones. Just as it is smart to plan ahead for retirement, it's smart to plan now for long-term care. Here are some things you should know:

- **Buy before age 65;** avoid the high cost of waiting. Your age and your health are important factors that determine the cost of long-term care insurance protection. Costs are based on your age at application and go up each year. By waiting to purchase until you are closer to retirement you might find it's just too expensive to buy this important protection.
- **At younger ages you can lock in good health special savings.** Your good health today can help you 'lock in' preferred health discounts that won't change even if your health does. If you currently have a health condition it's especially important to find out if you can health-qualify before it may get worse.
- **Discounts can help significantly reduce the cost.** You will be surprised by how affordable long-term care insurance protection can be for some of the newer plans. Today, there are ways to reduce the cost of long-term care insurance; savings available when you plan ahead.

The first step is in your hands. Getting the information you need to make an informed decision is always a smart move. We encourage you to take this first step. Call Thorp & Trainer, there's no obligation - Make *Long-Term Care Awareness Month* the time you start planning.

Broccoli Casserole

FROM OUR FAMILY TO YOURS

INGREDIENTS

- 2 Cups Broccoli
- 1 Can Cream of Mushroom Soup
- 1 Cup Shredded Swiss Cheese
- ⅓ Cup Sour Cream
- ¼ Teaspoon Black Pepper
- 1 Jar Chopped Pimento (optional)
- 1 Can Durkee French Fried Onions

DIRECTIONS

Combine broccoli, soup, ½ cup cheese, sour cream, pepper, pimento and ½ can onions.

Pour into casserole dish, cover and bake at 350° for 30 minutes.

Top with remaining cheese and onions, bake uncovered for at least 5 more minutes.

For a larger crowd, feel free to double or triple the recipe. It is a big hit!

Keep it Simple:

Business Policies Cover Four Things

BY: LUCAS J ARNOLD, AAI

When considering what types of policies your business needs, it can quickly become very confusing to keep the terms straight. An easy way around this dilemma is to keep in mind that all business insurance and all policy types cover one of four things: property, liability, people or income.

Property: The property used in your business such as the structure you do business in or the vehicles used in your business need to be protected. Property and Casualty policies protect property.

Liability: No one is perfect, your business may make a mistake and, especially if your business is open to the public, there is always the chance your business will be held liable for an injury or error. Liability policies protect against being held liable for an error or injury.

People: At the heart of every business are its people. You and your officers, managers and employees are the company's greatest assets and must be protected. People are protected by workers' compensation policies, health and life insurance policies.

Income: Without income the business does not survive. In the event of a catastrophe, a business interruption policy can provide income or allow your business to be set up in a temporary location to earn income.

By preparing a list of property, potential liabilities, people and income categories for your business you will be able to wade through most policy descriptions and attain a good overall sense of what types of policies you will need.

If you would like a review of your business policy, call Thorp & Trainer today at 401-596-0146.

Thorp & Trainer Announces Staff Designations

We would like to extend our congratulations to the following individuals for successfully furthering their insurance education.

Hope B. Mitchell,

AAI

Personal Lines Account Manager

Hope has been an employee of Thorp & Trainer for over ten years, specializing in all facets of personal lines insurance. After completing extensive course work and a series of examinations, she received the Accredited Adviser in Insurance (AAI) designation.

Sarah Lassor,

AAI, AINS

Personal Lines Account Manager

A past recipient of the Program in General Insurance (INS), Sarah recently upgraded her designation to the more complex Associate in General Insurance (AINS) designation. She has worked closely with personal lines clients of Thorp & Trainer since 2002.

Stacy Champlin,

ACSR

Personal Lines Account Manager

Stacy advanced her insurance service skills by completing the Accredited Customer Service Representative (ACSR) designation. Having been with Thorp & Trainer since 2008, Stacy has extensive experience with home, auto, boat and umbrella insurance policies.

THORP & TRAINER
INSURANCE
Since 1910

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Happy Holidays

from all of us at
Thorp & Trainer

Investing in the Westerly community for over 100 years…

At Thorp & Trainer, we work hard to be an exceptional community partner, and are proud to support the following organizations:

Frank Olean Center
Ocean Community YMCA
Ocean State Theatre Company
Stand Up For Animals
Westerly Chamber of Commerce
Westerly Columbus Day Parade
Westerly Education Endowment Fund
Westerly Youth Soccer Association