

THORP & TRAINER TIMES



THE OFFICIAL PUBLICATION FOR CLIENTS OF THORP & TRAINER INSURANCE

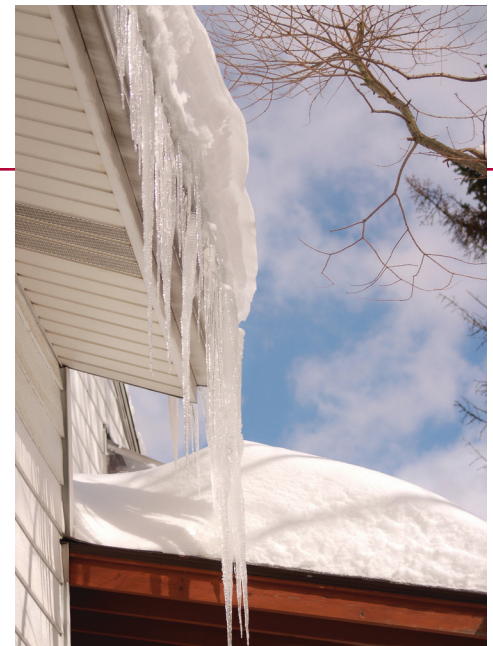
TIPS FROM THE PRESIDENT: *Preparing your home for winter weather*

BY: HOWARD THORP, AAI, CIC

We at Thorp & Trainer hope you are enjoying another beautiful autumn in New England. While you have covered the swimming pool and scaled back the grilling, your home and property still require some additional attention.

Winter is just around the corner, and we offer the following tips to help protect your home from the cold temperatures and snowy conditions:

- Remember to clear gutters and downspouts of debris so water can flow freely and away from your property. This will help to mitigate damage to your roof, walls and ceiling which occurs if water seeps into your home.
- Cut low-hanging tree limbs and branches that could cause damage if weighed down by heavy snow. Exercise caution around electrical wiring.
- Check windows and doorways to ensure they are airtight. If necessary, apply weather stripping or caulking to keep warm air in and cold air out.
- Have your furnace cleaned and serviced annually to ensure optimum efficiency.
- Replace all air filters within your home and have ducts professionally cleaned to maintain proper air quality.
- Consider insulating water pipes to prevent them from freezing during times of extreme temperatures.
- Have your chimney and fireplace swept and inspected annually, and repair as-needed.
- Make sure that fire extinguishers are available – with one on each floor of your home.



- Remember to change the batteries in your smoke alarms and carbon monoxide detectors.

We hope you and your loved ones have a healthy and happy holiday season. If you would like more information on protecting your home, please call us at 401.596.0146.

SHRED DAY RESULTS ARE IN!

Our annual Shred Day was another great success. Each year, Thorp & Trainer invites the public to this event to properly discard vital documents and avoid identity theft. We also collect donations for two local charities that are near and dear to our hearts.

Thanks to your participation, we are pleased to report that:

- ✓ Over 3870 lbs of important documents were shredded!
- ✓ The JonnyCake Center enjoyed 3 full barrels food and generous cash donations!
- ✓ Stand Up for Animals received a full barrel of donated pet supplies as well as other donations!



We hope you can join us for our 2014 Shred Day Event!

JOIN US FOR LIGHT OF HOPE THIS HOLIDAY SEASON

BY: ELIZABETH TREBISACCI
VICE PRESIDENT

Once again we are joining with members of the Independent Insurance Agents of Rhode Island (IIARI) and participating in Gateway Healthcare's Light of Hope campaign. Last year, hundreds of children received gifts through this program, while their families enjoyed gift cards for food and other essential items.

We are reaching out to our friends and neighbors once again to help us bring holiday cheer to local families in need. Many families are struggling and your donation will help to ease the burden during this special time of year.

We appreciate your consideration and hope you will support Gateway's Light of Hope. Our office will be collecting toys, games, dolls, and much more – as well as gift cards and monetary donations.

For more information on how you can make a difference, please contact me at **401.596.0146** or email etrebisacci@thorptrainer.com.



IT'S MEDICARE OPEN ENROLLMENT TIME!

The 2014 Annual Enrollment Period for Medicare is upon us. You have probably already seen many commercials on TV and have been left wondering 'What should I do?' We understand and are here to help.

At Thorp & Trainer, we understand that you have many questions when it comes to making sense of health insurance. Many are concerned about cost, and trying to figure out all of the health-care options available to you can be exhausting and frustrating. Whether you are new to Medicare or simply interested in staying well-informed, the following educational seminars will provide insight into the basics of this federal health insurance program.

Come join us on one of the following dates:

November 12 or 25

December 5

All educational seminars will be at 5:30 PM at the Thorp & Trainer office, 107 Airport Road in Westerly. Please call to let us know which one you plan to attend.



If you have any questions about Medicare, life insurance, long-term care or disability insurance, please contact Sue McCoy at **401.596.0146** or email smccoy@thorptrainer.com.

HIRED & NON-OWNED AUTO INSURANCE – *Why Every Company Should Have It*

BY: MONICA EDDY, CPIA
COMMERCIAL LINES ACCOUNT MANAGER

LUKE ARNOLD, AAI, CPIA
ACCOUNT EXECUTIVE

Many companies forget, or do not realize, that their business has an additional and potentially serious exposure to loss that arises from employees or others using a hired or non-owned vehicle for company business. This is one of those situations in which what you don't know may hurt you.

What is the difference between hired and non-owned? Simply put:

- Hired is the rental of a vehicle, in the company's name, for company business. Because a leased vehicle is rented for a longer duration, it is not typically classified as "hired."
- Non-Owned is the use of a personal vehicle owned by an employee, volunteer or other person (rather than the insured firm) for company-related business.

Non-Owned & Hired auto liability insurance covers bodily injury and property damage caused by a vehicle you hire (including rented or borrowed vehicles) or caused by non-owned vehicles (vehicles owned by others, including vehicles owned by your employees).

It usually does not pay for physical damage to the vehicle itself; that's covered by the owner's insurance, although this option is sometimes available.

As a business owner, you at least occasionally find yourself in situations where this coverage is needed - Since errands and rental situations always come up.

Some examples are:

- You send an employee to pick up lunch
- While on a business trip, you rent a car



- To impress a visiting client, you send a limo to have him/her picked up
- An employee runs to pick up office supplies

This type of coverage kicks-in if there is an auto accident and you are sued. You do not have to own a business vehicle to have this coverage. In most situations, coverage can be added to your general liability policy.

An additional bonus of this coverage: If you rent cars occasionally, having hired and non-owned auto liability insurance may save you money because you can avoid buying the liability coverage from the rental company. However, we always suggest that you purchase collision damage waiver (CDW) protection from them.

For more information, call Thorp & Trainer at 401.596.0146.

ANNOUNCING OUR NEW ONLINE ACCESS PORTAL

Thorp & Trainer has enhanced our customer service experience by introducing a new Online Client Access Portal (OCAP). Thorp & Trainer offers you secure access to your insurance information online 24 hours a day.

This new portal provides you with a variety of added services which include:

- Print and/or email a Certificate of Insurance or Automobile ID Card
- View critical policy information
- Request policy changes online
- Maintain and manage an up-to-date list of certificate holders

- Customized user access
- Online reporting of non-critical or routine accidents and claims
- Documented confirmation of all activity conducted online

Best of all, these services are available to you at no additional cost! Call your agent today to learn more about our 24/7 customer support.



THORP & TRAINER INSURANCE

Since 1910

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WELCOME THE NEWEST MEMBER OF THE THORP & TRAINER TEAM!



Please join us in congratulating our receptionist Nicole Storm, her husband Shayne and their daughter Lily on the arrival of Kenzie Michele on August 7th, 2013 at 2:08pm!

Happy Holidays



from all of us at
Thorp & Trainer