April 2016

Thorp & Trainer Times

The Official Publication for Clients of Thorp & Trainer Insurance

Join Us for Our 5th Annual Shred Day!

Prevent Identity Theft
Saturday, April 30th
9 AM – 12 PM

In an effort to protect members of our community from identity theft, Thorp & Trainer will once again host our Annual Shred Day event. It is important to take the necessary steps to avoid identity theft, and that starts with properly discarding your vital documents. Besides having your privacy violated, victims of this crime have also seen their credit score decimated and some spend years trying to repair it.

We hope you can attend this worthwhile, fun, event. **Please bring only important/confidential papers for shredding, no magazines or phone books.** Donations will also be accepted for Stand Up for Animals and a suggested donation list is provided below.

For more information, call 401.596.0146.

Pet Care Supplies

Pate Canned Cat Food
Canned Dog Food
Harness (all sizes for dogs)
KMR (Kitten Milk Replacement)
Dog Leashes and Collars
Steel Food and Water Bowls
Peanut Butter
Cat Toys

Gift Cards

Please consider a donation from Petsense, Walmart, Stop & Shop, Staples, Home Depot, Tractor Supply and Agway.

Stand Up for Animals

Be Prepared Before Mold Strikes

When high levels of humidity and moisture exist, it can create an environment conducive to the growth of mold spores. Mold can quickly invade your home - compromising the indoor air quality and causing costly structural damage.

If moisture develops around pipes oftentimes it is noticed by the homeowner almost immediately. However, sometimes moisture festers in ceilings and wall cavities, and can go unnoticed for quite some time. As mold grows, the indoor air quality of your home can become contaminated and could require extensive abatement and reconstruction costs.

A basic homeowners, condo and renters insurance policy includes property coverage up to $10,000 and liability coverage at $50,000. Known as limited fungi, wet or dry rot, or bacteria coverage, it covers the total of all loss payable, up to $10,000, resulting from damage by any type or form of fungus. This would include cost to remove mold from the property; cost to tear out and replace any part of the building or covered property as needed to gain access to the mold; and, cost of testing air quality of the property.

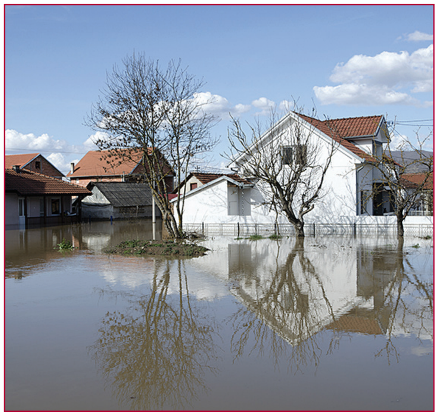
There is additional coverage available at the insured's request. Through an endorsement on your homeowner's insurance policy, property coverage can be increased from $10,000 to $25,000 or $50,000. Also, liability can be increased from $50,000 to $100,000. Please remember that coverage only applies when such a loss is a result of a peril during the policy period. An example of this would be a tree falling on your home, damaging your roof, and causing a roof leak.

If you would like additional information on protecting your home from the dangers and expense of mold, please contact Thorp & Trainer at 401.596.0146.

The Truth About Flood Insurance

Provided by the National Flood Insurance Program (www.floodsmart.gov)

Floods are the #1 natural disaster in the United States. At Thorp & Trainer Insurance, we want our policyholders to know that while homeowner's insurance does not cover ground water flooding, you can protect your home and property by purchasing a flood insurance policy separately through the National Flood Insurance Program (NFIP).



Many people are under the misconception that they are ineligible for flood insurance because of where they live, or their mortgage status. But the truth is, as long as the property is located in an NFIP community, most homeowners, business owners and renters can get flood insurance.

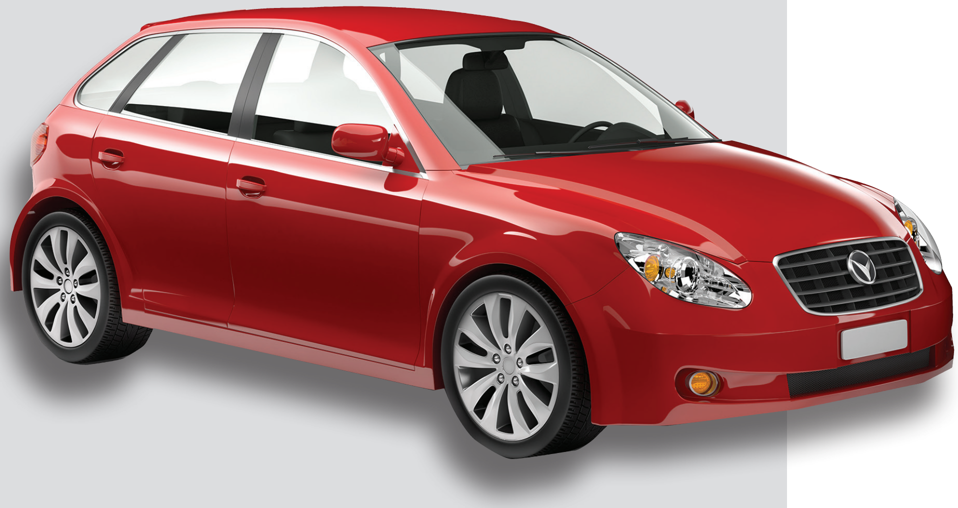
Below are some important flood insurance facts:

- You CAN get flood insurance nationwide.
- You CAN get flood insurance if you live in a floodplain or high-flood-risk area.
- You CAN get flood insurance if you live outside a floodplain, or a low-to-moderate flood-risk area and at lower cost.
- You CAN get flood insurance if your property has been flooded before.
- You CAN get flood insurance from Thorp & Trainer Insurance.
- You CAN buy flood insurance even if your mortgage broker doesn't require it.

Armed with the proper information about flood risk and protection options, you can make more informed decisions to protect your largest investment. For more information, please call us today at 596.0146.

Did You Know ... You must re-register your leased vehicle in the event of a buy-out?

We wanted to pass on this important piece of information regarding the registration of leased vehicles that have been 'bought-out' by customers. Policyholders often find out the hard way that failure to immediately re-register a vehicle, which had been previously owned by a leasing company, can result in cancelled license plates. The leasing company has no obligation to maintain the registration, as the vehicle is no longer their responsibility.



Once you successfully purchase your vehicle from the leasing company, remember that the car must be re-registered in your own name. Failure to do so has left some of our insureds with invalid license plates, and, more importantly, many were unknowingly driving in unregistered cars. To make sure your leased vehicle buy-out goes smoothly, please call Thorp & Trainer today for more information.

May is Disability Insurance Awareness Month

What if your last paycheck, was your last paycheck? What if there wasn't another one coming next month? How long could you support your family with no income? A year? A month? A week?

We can help guide you in exploring your Disability Insurance options.

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Tenants Insurance Provides Peace of Mind

It is often a misconception that the landlord's insurance covers a tenant's possessions, accidents or some upgrades made by the tenant. Not all rental properties require the tenant to have tenants insurance on the lease, but it's an affordable product with long-term benefits. Most tenants insurance (also referred to renters insurance), has coverages that provide the same benefits of homeowners insurance. The biggest difference between the two is that tenants insurance does not include coverage for the structure or common areas – that's on your landlord's policy.

Your basic tenants insurance usually covers your possessions, personal liability and medical payments to others. You should also be covered for losses caused by fire, smoke, theft, lightning, explosions, plumbing or appliance failures resulting in water damage, electrical surges, and vandalism. Depending on how you build your policy, it could include living expenses if any of the previously mentioned losses cause enough damage that you must reside somewhere else during repair.

Call Thorp & Trainer to find out what coverage options will provide you the best protection based on your individual needs. It is also helpful to conduct a complete inventory of your personal items by taking pictures or videos. Our agents can inform you what other documents may be needed if you need to file a claim for any losses related to your possessions.

Tenants insurance may seem unnecessary until you need it. Don't wait until it's too late. For more information call Thorp & Trainer Insurance at 596.0146.

Content provided by UPC Insurance.

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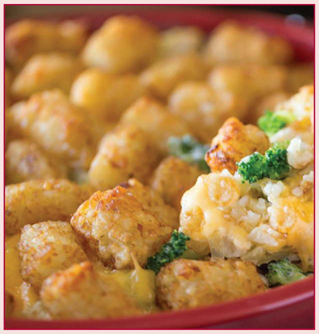
PROTECTING THE FAMILIES, HOMES AND BUSINESSES OF OUR COMMUNITY SINCE 1910

BROCCOLI TATER TOTS



Ingredients

2 cups broccoli florets
1 small shallot, minced
2/3 cup shredded cheddar cheese
1/2 cup panko bread crumbs
1 egg
Salt and pepper
***Optional hot sauce*
Chill for 10 – 15 minutes

Directions

1. Preheat your oven to 400°F.
2. Steam your broccoli florets for 2 minutes, and chop well into small pieces.
3. In a large bowl, combine the chopped broccoli with the rest of your ingredients. Mix until totally combined.
4. Scoop a large spoonful of the mixture in your hands, and shape it so it resembles a tater tot. Place on your baking sheet (greased), and repeat until all mixture has been used.
5. Bake in the oven for 8 mins, flip, bake for 8-10 more minutes, and enjoy warm from the oven.

Your trusted community partner for over

100 years

At Thorp & Trainer, we have proudly served the people and businesses of our community since 1910. We thank you for your support and look forward to continuing our partnerships for many years to come.

2016 Community Memberships:

Ocean Community Chamber of Commerce
Charlestown Chamber of Commerce
Westerly Yacht Club
Misquamicut Business Association
Westerly Historical Society

2016 Local Sponsorships:

Misquamicut Drive-In Season
Westerly Armory
The Tomorrow Fund
The Jonnycake Center
Stand Up For Animals
Frank Olean Center
Westerly High School
Southern RI Volunteers
Saint Pius X School
Saint Michaels School
Community 2000
Education Foundation
Charlestown Seafood Festival
Literacy Volunteers
Summer Pops
Westerly Teachers
Scholarship Fund
Ocean Community YMCA