May 2017

Thorp & Trainer Times

The Official Publication for Clients of Thorp & Trainer Insurance

Spring Into Savings

Bundle Your Home & Auto Insurance

As you begin your Spring cleaning, it's a good idea to dust off that old insurance policy. If you have not reviewed your coverages lately, now is a great time to schedule a policy review.

Since 1910, we have proudly helped generations of families and business owners protect what matters most. We strive to provide the highest levels of service and are constantly looking for new ways to save our customer's money.

Combining your home and auto insurance policies today could save you up to 20% annually.

In addition to these tremendous savings, you also receive the highest quality insurance products serviced by our knowledgeable, dedicated staff.

Let us show you how simple saving can be. Call Thorp & Trainer at 401.596.0146 for a complimentary policy review.

Should I Purchase Rental Car Insurance?

By Hope Mitchell, Nicole Storm, and Pam Gersbeck

As we enter vacation season, you may find yourself renting a vehicle. When you're standing at the rental car counter and asked the question, "Would you like to purchase the Collision Damage Waiver or Loss Damage Waiver?" How do you respond? Many people see the cost of this coverage and automatically decline it. Others may feel they have coverage through their credit cards or are covered under their Personal Auto Policy. What are the benefits of purchasing this waiver that the rental car company offers?

- Minimal to no hassle. If you return a rental vehicle with any damage, you should be able to hand over the keys and be on your way.
- No need to file a claim or pay a deductible through your personal auto policy.
- No out of pocket expense while the vehicle is out of commission due to damage and repair.
- If the vehicle is totaled, no out of pocket expense for the difference between the actual cash value and replacement cost of the vehicle.
- Location. Personal Auto Policies are limited to the U.S., its territories and possessions, Puerto Rico and Canada.
- In some states, if you do not maintain full coverage on at least 1 vehicle, your personal auto policy would provide no coverage when renting a car.

As your independent agent, **we highly recommend purchasing this important waiver.** While your personal auto policy may cover you, there are many gaps and out of pocket expenses that you likely do not anticipate. Why waste your vacation worrying about damage that may occur to the rental vehicle?

Insurance Tips: Managing the Nanny & Domestic Employee Risk

As published in an article on LinkedIn by: Jason M. Pond

For busy parents and guardians, childcare and domestic help is a key requirement in the running of the household. The need to hire a Nanny or au pair is already common with many families. There are unique risks surrounding residential employees which are very important to address before any hire takes place. Your personal assistant, nanny, housekeeper or pool cleaner may make your life easier, but they also represent your greatest threat for a high-priced lawsuit should your employer/employee relationship fail.

Common risks that you may face as an employer of domestic staff: wrongful termination, discrimination, harassment – sexual and otherwise – bodily injury, and privacy breaches head the list. Many homeowners hire un-documented workers, whom they pay in cash, and fail to check if contractors have workers' compensation coverage, which exposes them to an even broader vista of tax and employment practice claims.

Homeowners that employ the services of domestic staff have two specific options that can properly address employment risks of domestic staff; a traditional Workers Compensation policy, or an Employers Practices Liability Insurance (EPLI).

Other tips that center around insurance for domestic employees:

• **Hire smart:** A lot of families place too much emphasis on word-of-mouth recommendations, and basic background employment checks. Certain background checks may lack crucial detail, or may not compile international background information that would prove useful for the employer's hiring decision.

• **Check insurance on all contractors and subcontractors:** If an individual or service that you hire does not have a certificate of insurance that lists their employer as having worker's compensation, if they get hurt on your property, they can sue the homeowner.

• **Don't think that an undocumented worker can't sue you:** They can and do, often with the help of a growing number of grassroots organizations that will provide a lawyer pro bono.

• **Routinely pull a credit report:** Doing so will alert you if a member of your household staff has used your financial information to apply for a credit card in your name. Also, financially strapped employees may be more likely to steal from you.

• **Don't treat employees as independent contractors:** The Internal Revenue Service will hold you accountable if you're not picking up the tax burden for your employees. If you control their schedule and the supplies they use, you're an employer in the eyes of the I.R.S.

"There are unique risks surrounding residential employees which are very important to address before any hire takes place."

• **Ensure that the Nanny carries adequate insurance (auto and property):** Homeowners face the risk of domestic staff running errands and driving their children and family members during their duties of employment. Many personal employees may have basic coverage or no liability coverage at all.

• **Always have a back-up plan:** In the event that your nanny is sick, quits, has car trouble, etc. – make sure that you have a person or service, prequalified, that will be able to fill in.

Nothing is more expensive than regret, so make sure that you take the time to properly plan for an employee that is working with your loved ones.

Shield Yourself from Financial Harm

Add an Umbrella Insurance Policy Today!

Having been part of this community for over a century, we strive to make sure our neighbors are prepared for life's challenges. Many are unaware that even with comprehensive home or auto insurance, you still may be vulnerable to costly lawsuits in the event of an accident in your car or at your home.

We urge you to consider adding an umbrella policy to shield yourself from a lawsuit that could deplete your life savings. Most home and auto policies contain limits of liability protection, after those limits are exhausted you are then personally responsible for monetary damages – an umbrella insurance policy safeguards your future.

Typical umbrella policies cost as little as $200 annually for $1 million in liability protection. Additionally, umbrella insurance can also protect you against libel and slander. It may also provide some liability protection while traveling abroad. Higher limits are also available.

Our agents would be happy to review your options for umbrella insurance. To learn how this small investment could save you thousands in the future, call Thorp & Trainer today at 401.596.0146.

Our Annual Shred Day Was a Great Success!

Thanks to everyone who attended our Annual Shred Day on Saturday, April 29th! Each year, Thorp & Trainer hosts this event to protect members of our community from identity theft and this year we shredded 6,520 lbs. of vital documents.

This event helps to highlight the importance of taking appropriate steps to prevent 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 scores decimated and some spend years trying to repair it.

Donations were also accepted at Shred Day for Stand Up For Animals (SUFA). In total, $647 in monetary donations and gift cards were provided to SUFA, as well as two bins of assorted items for the shelter pets. Thank you!

Thorp & Trainer is Proud to Sponsor the Misquamicut Drive-in 2017 Season

MISQUAMICUT Drive-in — **$12** PER CAR

@ WUSKENAU TOWN BEACH
316 Atlantic Ave – Next to Waterslides

MAY
- 19 JAWS
- 26 STAR WARS: THE FORCE AWAKENS

JUNE
- 2 ET: THE EXTRA TERRESTRIAL
- 9 THE KARATE KID 1984
- 16 FIFTY FIRST DATES
- 23 GREASE
- 29 GLADIATOR BAND BOOSTERS NIGHT
- 30 THE BREAKFAST CLUB

JULY
- 6 JAWS
- 7 THE WEDDING SINGER
- 13 GHOSTBUSTERS 1984
- 14 FIELD OF DREAMS
- 20 DIRTY DANCING
- 21 THE WIZARD OF OZ
- 27 BEETLEJUICE
- 28 CADDYSHACK

AUGUST
- 3 BACK TO THE FUTURE
- 4 TOP GUN
- 10 ET: THE EXTRA TERRESTRIAL
- 11 JAWS 2
- 17 FOOTLOOSE
- 18 PRETTY IN PINK
- 24 INDIANA JONES & THE LAST CRUSADE
- 25 PIRATES OF THE CARIBBEAN: ON STRANGER TIDES
- 31 ST. ELMO'S FIRE

SEPTEMBER
- 1 BACK TO SCHOOL
- 8 GREASE
- 15 FERRIS BUELLER'S DAY OFF
- 22 FORREST GUMP
- 29 THE BLUES BROTHERS

OCTOBER
- 6 GHOSTBUSTERS (NEW)
- 13 CHARLIE AND THE CHOCOLATE FACTORY

MISQUAMICUT.ORG

2017 Season

MAY - AUG: 9PM
SEPT - OCT: 8PM
GATES OPEN AT 6:30PM

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Since 1910

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

SUMMER ORZO SALAD

Ingredients

4 cups chicken broth
1 ½ cups orzo
1 15-ounce can garbanzo beans, drained and rinsed
1 ½ cups red and yellow teardrop or grape tomatoes, halved
¾ cup finely chopped red onion
½ cup chopped fresh basil leaves
¼ cup chopped fresh mint leaves
Salt & freshly ground pepper
¾ cup red wine vinaigrette

Directions

Pour the broth into a heavy saucepan. Cover the pan and bring the broth to a boil over high heat. Stir in orzo. Cover partially and cook until the orzo is tender but still firm to the bite, stirring frequently, about 7 minutes. Drain the orzo with a strainer. Transfer the orzo to a large wide bowl, toss and set aside to cool completely.

Toss the orzo with the beans, tomatoes, onion, basil, mint and enough vinaigrette to coat. Season to taste with salt & pepper, serve at room temperature.

Red Wine Vinaigrette

½ cup red wine vinegar
¼ cup fresh lemon juice
2 teaspoons honey
2 teaspoons salt
¾ teaspoon freshly ground pepper
1 cup extra-virgin olive oil

Directions

Mix the vinegar, lemon juice, honey, salt and pepper in a blender. With the blender running, gradually blend in the oil. Season the vinaigrette to taste with more salt and pepper, if desired.

PROUDLY SUPPORTING OUR FRIENDS AND NEIGHBORS

At Thorp & Trainer, we have served the people and businesses of our community since 1910.
To help support our friends and neighbors, we support the following organizations:

Ocean Community YMCA
Chariho Rotary
WBLQ Radio
Chariho Youth Soccer Association
Stand Up For Animals
Arthritis Foundation
The Tomorrow Fund

We thank you for your contribution to our community!