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Shield Yourself From Financial Harm - Add A Personal Umbrella 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 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 purchasing a Personal Umbrella Policy to help shield yourself from a lawsuit that could deplete your life savings. Home and Auto Policies have a limit of liability protection. After those limits are exhausted you could then be held personally responsible for additional monetary damages – a Personal Umbrella Policy can help to safeguard your future.

Typical Personal Umbrella Policies range between $200 and $500 annually for $1 million in liability protection. Umbrella Insurance could also protect you against accusations of 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 Personal Umbrella Insurance. To learn how this small investment could save you thousands in the future, please call your account manager today at 401.596.0146.

Safeguard Your Roof

While your roof is one of the largest protectants of your home from weather and the elements, we rarely take the time to examine it and when we do, it could be too late. Once the roof sustains damage, it can be the cause of additional issues inside the home.

Most roof shingles have a warranty of 30 years. Due to the extreme weather in New England, roofs seldom last that long. As such, insurance companies have guidelines that may restrict or exempt a home from being written or renewed based on the age of the roof. Depending on the company, the age of the roof cannot exceed 20-25 years old.

Since a new roof is a large financial expense, make sure to have your roof property installed by a licensed and insured roofing contractor.

Here are five tips to help protect your roof:

- Cut back any trees overhanging your home and remove any dead trees or branches near the home.
- Take photos of your roof annually to document the condition of the roof. If your roof sustains any damage, take "after" photos to document the damage and cause.
- Remove or treat any moss or mold build up.
- Replace any broken or worn shingles or tiles.
- If your roof is more than 10 years old, consider hiring a roof inspector to check for any damage or wear-and-tear and repair as needed.

If you have any roof concerns, a roofing specialist should be able to assist. If you have questions on your policy or coverages regarding your roof, contact your Account Manager at 401.596.0146. We would be happy to help!

Commercial Cyber Insurance

CYBER SECURITY INSURANCE PROTECTS BUSINESSES AGAINST TARGETED ATTACKS AND EVEN THE OCCASIONAL MISPLACED LAPTOP CONTAINING CONFIDENTIAL MATERIAL. THE BEST CYBER SECURITY STRATEGY TAKES A THREE-PRONGED APPROACH: **PREVENT, DETECT AND MITIGATE RISK.**

Today's business technology opens a world of possibilities but also raises some cyber security concerns. Threats of data breaches and computer hacks are real for all businesses, yet seven in ten businesses are not prepared for a cyberattack. With hackers becoming bolder and cyberattacks getting bigger and more frequent each year, business owners must take control of their computer security and protect themselves.

Cyber security insurance provides both large and small businesses the coverage they need to protect one of their most valuable assets – data.

Immediate Support After a Cyberattack:

- **Data Breach Response:** This covers your cost of computer forensics, the notification of those affected, call center support for those affected, identity protection services and crisis management and public relations support.
- **Cyber Extortion:** This covers the cost of expert assistance and ransom payment.
- **Data Recovery:** This covers the cost to replace, restore, repair or regain access to your data after a data breach, security failure or extortion threat.

Following Months After a Cyberattack:

- **Business Interruption:** This covers losses from total or partial interruption of your business because of a data breach, security failure or extortion threat.
- **Dependent Business Interruption:** This covers losses sustained due to a total or partial interruption of your business because of a data breach, security failure or extortion threat at an outsourced process or IT services supplier which you depend on to operate your business.
- **System Failure Business Interruption:** This covers losses sustained due to the total or partial interruption of your business because of any unintentional or unplanned outage of your computer system not caused by a data breach or security failure.
- **Cyber Crime:** This covers for the loss of money from your financial account due to fraudulent instruction by a third party.
- **Cyber Deception:** This covers for the loss of money because of a social engineering or phishing attack against you which results in your voluntary transfer of money to an unintended third party.
- **Privacy and Security Liability:** This covers claims made against you that typically arise from your failure to protect sensitive information, including subsequent actions by a regulator.
- **Media Liability:** This covers claims made against you that arise from the content of your website, social media and other promotional material.

Cyber Protection

We are more connected than ever. Cell phones, tablets, laptops, desktops, television and family gaming systems, etc., connect us in ways we never imagined. Criminals know the information accessed by your family is valuable. They can steal passwords, data, money, identities and make life miserable.

Cyber Protection provides coverage for real-life scenarios that can harm those closest to you:

- Extortion Threat
- Social Engineering
- Cyber Bullying Response
- Identity Threat
- System Compromise
- Internet Cleanup
- Breach Costs

Even worse than the financial losses and headaches of restoring data, is the threat of cyber bullying and reputational harm. Please call your account manager at 401.596.0146 should you wish to discuss further.

FIVE REASONS YOU NEED CYBER PROTECTION:

1. **Be Prepared**
2. **Your Family Is Important and Everyone is a Target**
3. **More Connections— More Risk**
4. **The Threat Is Real**
5. **Password Protected**

Understanding Rental Reimbursement Coverage

Many people don't think about their Rental Reimbursement coverage until after they've had an accident and need temporary transportation while their vehicle is being repaired or replaced. The best time to think about this protection is BEFORE you need it.

What is Rental Reimbursement Coverage?

This coverage reimburses you for the cost of renting a vehicle to drive while your vehicle is being repaired or replaced after an accident. It's not always automatically included in your policy, so check with your agent to confirm whether you have this coverage and if so, at what level.

How is Rental Reimbursement Structured?

For most auto policies, you can select the amount of coverage to carry from several options, and it's offered on a per-day basis with a maximum total reimbursement (i.e. $30/day up to a maximum of $900). You can adjust this level anytime during your policy period, but changes are not retroactive.

In addition, just because you have coverage for a maximum of 30 days does not mean that you can automatically use all 30 days of coverage. If your car repair takes 10 days (the average is about 14 days) the coverage will only provide reimbursement until your vehicle is repaired and available. If your car is totaled and you need a rental while shopping for a replacement vehicle, you generally can expect to have use of the rental for a week.

How Much Coverage Do I Need?

There are a number of factors to consider and discuss with your agent when choosing the level of Rental Reimbursement Coverage to purchase:

- What size vehicle will I be replacing, and do I need a temporary vehicle to be the same size? If you need a minivan or SUV to transport the entire family to daily activities, or a pickup truck to support your work needs, you should make sure you have enough coverage to provide the vehicle you need.
- Is it more important to pay the lowest premium, or to have higher coverage? Some insurance customers don't mind paying less premium for a lower daily reimbursement rate that will likely require some out-of-pocket cost for a rental vehicle, while others want to ensure that they carry a level of coverage sufficient to ensure they have no additional personal expense for their rental. Make sure your coverage reflects your preference.
- If your Rental Reimbursement coverage doesn't cover the total cost of the rental, you will owe the difference to the rental company at the conclusion of the rental contract.

WHAT KIND OF VEHICLE CAN I GET FOR MY COVERAGE LEVEL?

While each car rental company prices their vehicles differently, here is a general guideline of the rental classes and the coverage amount needed to cover such a vehicle:

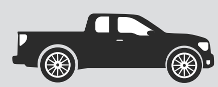
$30 a day

Compact/Intermediate

$40 a day

Full Size/Premium

$50 a day



Pickup Truck

$70 a day

SUV/Minivan

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Since 1910

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

Keep in Touch with Us

Your friends at Thorp & Trainer would like to remind you to keep your contact information current. If you no longer have a home phone, only use a cell phone, if you have changed your email address or wish to add a second email address, please call your account manager today at 401.596.0146.

Would you like to receive your policies electronically?

Please call us to update your preferences. Electronic policies save you time, money and a whole lot of stress, which will allow you more time to enjoy the things you love.

SLOW COOKER FRENCH ONION SOUP

Ingredients

3 tablespoons butter, cubed
3 pounds yellow onions, sliced thin
32 oz. container low sodium beef stock
1 cup water
2 bay leaves
2 teaspoons fresh thyme leaves
1 clove garlic, thinly sliced
12 slices whole wheat French bread, toasted
¾ cup shredded swiss or gruyere cheese
1 cup of good sherry (optional)

Directions

1. Add butter and onions to a 6 - 7-quart slow cooker. Season with salt. Cover and cook on low 4 hours, until onions are caramelized.
2. Add broth, water, bay leaves, thyme and garlic to slow cooker. Cook on high for 4 hours.
3. Ten minutes before serving, preheat the broiler. Remove bay leaves. Place soup in bowls, top with toast and cheese and put under broiler until cheese is hot and bubbly.