THORP & TRAINER
INSURANCE
Since 1910

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

Happy Holidays

FROM YOUR FRIENDS
AT THORP & TRAINER!

We would like to take this opportunity to express our appreciation for your business. It has been our pleasure to be part of this great community for over 100 years, and we thank you for your continued support.

From our family to yours, we wish you a happy and healthy holiday season.

Holiday Schedule

PLEASE TAKE NOTE OF OUR HOLIDAY HOURS:

Monday, December 24th	8:30 a.m. – 12:00 p.m.
Tuesday, December 25th	CLOSED
Monday, December 31st	8:30 a.m. – 12:00 p.m.
Tuesday, January 1st	CLOSED

Banana Cream Cheesecake

Ingredients

1 ¾ cup graham cracker crumbs
¼ cup sugar
½ cup melted butter
1 – 8 oz. softened cream cheese
½ cup sugar
8 oz. cool whip
3-4 firm bananas
1 ¾ cups cold milk
1 – 3.4 oz package instant banana pudding

Directions

1. Combine graham cracker, sugar and butter. Set aside ½ cup and press remaining into a spring form pan. Bake at 350° for 5-7 minutes.
2. Beat cream cheese and sugar until smooth. Fold in 2 cups cool whip. Arrange half of the bananas in crust, top with half of cream cheese mixture. Repeat layers.
3. In a bowl beat milk and pudding until smooth. Fold in remaining cool whip and cover cream cheese layer. Sprinkle with reserved crumbs.
4. Refrigerate at least 2 hours.

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What is Service Line Coverage?

Service Line Coverage is an optional endorsement which provides payment for loss or damage resulting from a service line failure. A service line constitutes underground piping and wiring that is located at the residence premise and produces a service, such as delivering water or power to the dwelling or other structure from a utility or private water supply. A service line failure is physical damage that results in a leak, break, tear, rupture, collapse or arcing of a covered service line. Without this endorsement, any cost of repair or replacement are the full responsibility of the homeowner.

Service Line Coverage can be purchased for less than $50 per year and is likely subject to a smaller deductible than on your existing homeowners' policy. At Thorp & Trainer Insurance, we are always looking for additional ways to safeguard our policyholders. To see if your policy is eligible for this unique coverage, please contact our office to discuss further.

Service Line Coverage is a relatively new and innovative endorsement that can be added to some homeowner's insurance policies.

Even Good Employers Get Sued: The Cost of Not Having EPLI Insurance

Employment Practices Liability Insurance, commonly referred to as EPLI insurance, is specifically designed to protect employers from lawsuits brought on by employees. It provides coverage for many situations that General Liability Insurance does not.

In today's society, many people sue first and ask questions later. Unfortunately, as an employer, there is a possibility that eventually one of your employees will sue your business. Employee lawsuits can be much more than just an inconvenience. They are expensive, distractive for your management team, and can quickly erode productivity and employee morale. Employee lawsuits are becoming much more common, making EPLI a necessity for businesses large and small.

EPLI provides compensation for losses caused by employee lawsuits and may include court costs and legal fees. EPLI insurance protects your business from the following:

- **Wrongful termination**
- **Harassment**
- **Discrimination**
- **Breach of contract**
- **Emotional distress**
- **Other violations:**
  EPLI coverage doesn't end with these types of claims. It offers protection for suits regarding statute violations, wage and hour violations, wrongful denial of workers' compensation, loss of consortium, false positives from drug tests, libel and slander.

Cyber Security 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 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**

Commercial Umbrella Policy

The reasons to purchase insurance are well known BUT what about an Umbrella Policy? It is not just for catastrophes anymore. We have illustrated below why we recommend our clients' purchase an Umbrella Policy.

- **Protection for what is most valuable to you:** your assets, hard work, reputation, and peace of mind.
- **A million dollars is not what it used to be:** A Commercial Umbrella Policy is of significant value at an equitable price.
- **Regardless of the business type:** companies of all sizes can experience losses that call for an Umbrella Policy.
- **Losses are increasing:** Multimillion-dollar settlements are becoming more common.
- **It safeguards against automobile exposure:** Automobile accidents are the leading target of umbrella claims. Driver distractions are increasing due to texting, calling and enhanced vehicle technology.
- **The worst can happen:** EVERY business has a severity exposure: Retail, Restaurants, Manufacturers, Contractors, Warehouses, Hotels, etc.

Who Owns Your Property?

An increasing number of Americans are transferring personal ownership of residential properties into an entity such as a Limited Liability Partnership (LLP), Trust or a Limited Liability Corporation (LLC). While transferring real property into a separate entity may be advantageous to some, this strategy can also create significant unintended gaps in insurance coverage. When making this type change, please keep your insurance agent informed. The named insured or additional insured may have to be changed on your property policy. Your agent will be required to provide The Insurance Company with an amended deed or other legal document(s) proving the change in ownership. If the named insured appearing on the policy is incorrect, there could be a considerable delay in any future policy changes and/or claim payments. If you feel this applies to you, please call the office with any questions or concerns.

Protect Your Treasured Possessions

A standard homeowners insurance policy provides only a limited amount of coverage for your most cherished property; such as jewelry, watches, silverware, a stamp collection, sports memorabilia, musical instruments, coins, artwork, etc. These items should be specifically identified, appraised and scheduled (listed) on your homeowners' policy. The premium for each specific item is determined by the appraised value. There is no deductible applied to items specifically scheduled on your policy. Please call us today to discuss this important coverage.