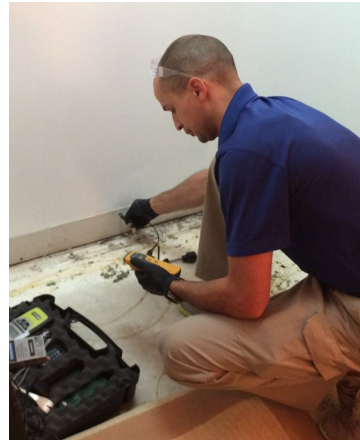




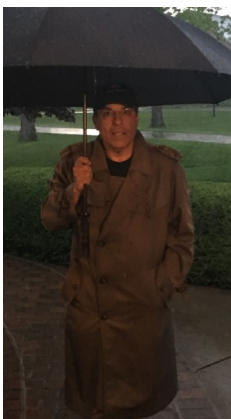
Ralph Guarasci



Misaligned Downspout and Drain Line Cause Basement Problems

There is a bedroom in our finished basement. While cleaning the bedroom closet I noticed a damp spot on the carpeting—photo 1. The spot was also discolored. I wondered where the water originated so I took a look outside. I noticed the downspout didn't align with the drain line—photo 2. I'm no plumber but that looked like my problem. Water must have been running down the basement walls and seeping into the closet.

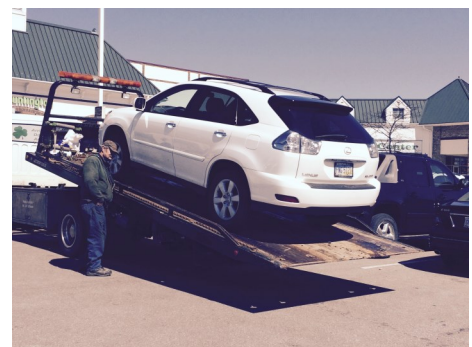
I called a repair company who sent a 2-man crew. They started work and called in a mold specialist. All homeowners fear mold and I'm no exception. He used a meter to see if the area behind the walls was wet or moldy—photo 3. Thankfully no. The crew resumed the repairs to the closet. Once the inside was fixed, the crew made sure the downspout and drain line was repaired—photo 4.



A rainy day is the perfect time to check gutters, downspouts, and drain lines.

After An Accident Where Do You Want Your Car Towed?

Pictured is my wife's car being loaded onto a tow truck. According to the tow truck operator, many of his customers don't know where he should take their car. Think ahead about where you would want your car to be towed. Without specific instructions your car will probably wind up in front of your house or in a storage lot.



Be Careful When Parking On Street

The car in this photo was hit by a driver backing out of a driveway across the street. Where it was parked, it could have been hit by a car backing from either house. The owner of this car normally parks in the driveway. Maybe that's why he didn't notice the risky parking spot. The neighbor wrote a check for the damages.



Customers like it when the glass repair tech comes to them. This photo was taken in the parking lot of our office.

Glass Repair Saves Cost of Deductible

Replacement auto glass claims (windshield, side windows, rear windows, or sunroof) come with a deductible, generally \$250 or \$500. That means the car owner incurs out-of-pocket expenses. However, not all glass claims require full replacement. If the damaged area is smaller than a dollar bill, there's a good chance the area can be fixed. If so, there is no deductible cost to the car owner.

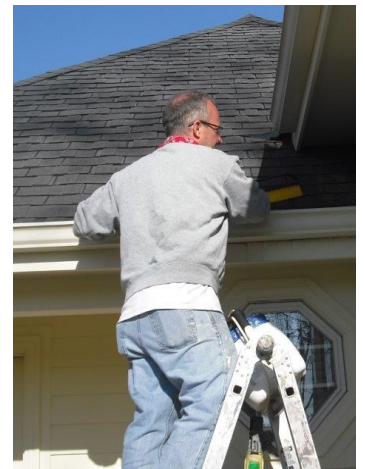
A leading glass repair company reports that 95% of glass claims are due to rocks hitting the windshield. Many of those originate from a truck. Some people wait too long and repair is no longer an option. That happens more during the wintertime because people prefer to wait until spring.

Painter Uses Round Up for Roof Mold

We had the exterior of our house painted 5 years ago. Since then, the painter visits annually. He normally replaces and paints a few boards that have rotted. This year he painted the garage doors. Always something.

Imagine my surprise when he asked me if I had any Round Up. He explained that mold was growing in a shaded spot on the roof. Without treatment the mold will grow and could eventually compromise the shingle. In his opinion Round Up is good to use for mold.

Our house was built in 1993 and has the original roof. According to the person that maintains the roof, there are 2-3 years of useful life remaining.



Agency News

Katie Berry became a shareholder in the agency on Jan 1st. She's the first of our children to own stock in the company. Her brother Dan and sister Kelly will follow as they add tenure. To be part of the stock succession plan, I require 10 years in the industry.

Mary Ellen Mathews is now working Monday to Thursday from 9:00-3:00. Cutting back is part of her transition to retirement in April of 2017. Mary Ellen started her career with Motorist Mutual in the early 1970s. This is her 20th year in our agency.

We now represent Allied Insurance, a division of Nationwide Insurance. Never in my career did I expect to be writing insurance for Nationwide. As a direct writing company, only Nationwide agents had access to their policies.

According to the Business First newspaper, our agency is one of the largest in central Ohio. A number of large agencies have sold to banks or national brokers. Our plan is to stay locally owned and perpetuate the business to the next generation.

2016 Presidential Election

Dear Ralph—Depending on the outcome of the election, I may take a long vacation in a foreign country. I will be renting a car while I'm away. Will my current policy in the US cover my rental car? Rosie O'Donnell

Dear Rosie: The standard car insurance policy only covers the US, Puerto Rico, and Canada. If you end up leaving the US, it's best that you buy car insurance in the country where you will be staying.

Dear Ralph—I'm looking at a new job in January 2017. I will know for sure this November. The new position comes with corporate housing that's badly in need of restoration. Unlike when the Clintons remodeled, I'll be using my own money. What are the insurance issues? Donald Trump

Dear Donald: Honestly, I'm not sure how to cover improvements made to corporate housing by the occupant. I would start with a coverage called "additions and alterations". We normally see this coverage on condo policies but perhaps it will fit your situation.

Dear Ralph—I'm president of Mexico and my country may be funding a large construction project along our entire border with the United States. I have my doubts about the US developer that's behind the project. How can I be protected? Enrique Pena Nieto

Dear Mr. President: I would start with a tightly written construction contract. Make sure the US developer is assuming liability for injury or damage in connection with the project. Be sure the developer and all subs have general liability and work comp insurance. Obtain an insurance certificate showing your country as additionally insured.

Dear Ralph— I notice that all three of your children are in the agency but not your wife. I'm looking to change jobs and am thinking about including my husband as part of my team. What gives? Hillary Clinton

Dear Hillary: A former business partner wanted to bring his wife into the agency. He and I talked it over and agreed not to employ spouses. It's been that way ever since. Besides, my wife has other interests and has never expressed a desire to be in the (thrilling) insurance business. She works part-time at something she enjoys with people she's known for many years.

Agency Claim Specialist Injured in Fall



Sue's insurance career started with Motorist Mutual in June of 1966—50 years ago. She just celebrated 15 years with our agency. She has no plans to retire.

Sue Taylor is the claim coordinator in our agency. A few months ago she slipped and fell while entering a local restaurant during her lunch hour. She shattered her right shoulder in the accident and required surgery the next day. She returned to work a few weeks later with a heavy, uncomfortable sling (see photo).

I wondered if Sue might be entitled to work comp benefits. However, since she was at lunch (off-the-clock) her injury would not be within the course and scope of employment. Therefore, no comp coverage.

Like a lot of people in the claims world, Sue is not fond of lawsuits. After some encouragement she contacted a lawyer to see if she might have a case against the restaurant. Was there some type of negligence on the their part? For example, were the steps uneven, crumbling, or dangerous? Her lawyer paid a visit to the restaurant but saw no dangerous condition. He concluded that his client is a klutz.

Sue could have made a claim for her medical bills. Almost all restaurants have insurance for injuries on their premise, regardless of fault. But Sue has great insurance and her out-of-pocket expenses were less than \$100. Since Sue would never advise someone to file a claim for \$100, she took her own advice and closed the file.

A New Therapy Dog

Our dog Sadie has always been good with people. I ran into a friend who told me about a therapy dog program. His dog goes to nursing homes, rehab centers, and the like. It sounded like something Sadie and I could do together (other than chasing squirrels) so I checked into it.

To become certified Sadie was observed by a trainer and needed to pass a few simple obedience tests. We made three separate visits to a rehab center where she had direct patient contact. The final step was to submit paperwork to The Alliance of Therapy Dogs. Sadie is now part of the therapy dog team at the Sanctuary at Tuttle Crossing in Dublin and will be making monthly visits.

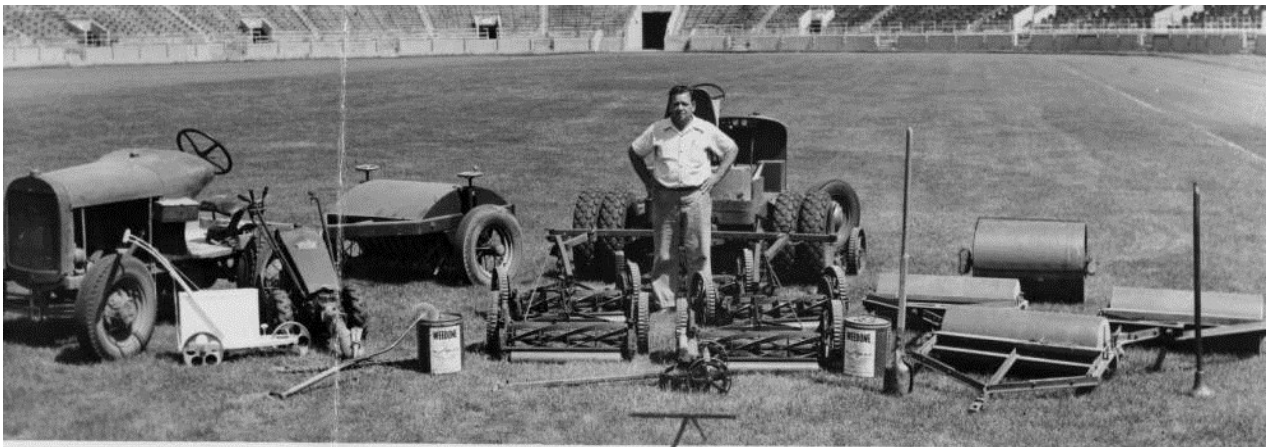


From The Claims File

Assume you are a contractor with general liability insurance. The type of insurance that pays if you cause injury or damage on the job. Further assume you are operating a forklift while installing a commercial dishwasher. Not like a dishwasher at home. A really large one that costs \$60,000. Suppose the dishwasher fell off the forklift causing \$32,000 of damage. That's what happened to one of our accounts.

The claim was submitted to the insurance company. Unfortunately, the claim was denied. All general liability policies contain a "care, custody, and control" exclusion. That means there is no coverage for items that are damaged while under your control. Since the forklift operator had control of the dishwasher, there was no coverage.

The contractor was naturally unhappy with the claim denial. He hired a lawyer who fought the insurance company. Situations like that are rare but they do happen. After a thorough review, and giving the contractor the benefit of any doubt, the insurance company paid 50% of the claim.



Lawn Equipment Generally Covered Under Homeowner Policy

Our customers have lawn equipment of all types. Generally these items are covered under a homeowner policy. Sometimes people wonder why I have all types of lawn equipment at my house. It must be in the genes. Pictured is my grandfather Ralph, for whom I'm named. As the groundskeeper for the OSU stadium, he needed a variety of equipment. Photo is from the 1940s.

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