



Ralph Guarasci

Employment Discrimination Prohibited in Ohio

Employment Practices Insurance Is Available



I met Rudy Giuliani during a recent trip to New York.

A prominent Italian-American, he was mayor of the city from 1994 to 2001.

When my grandfather came to this country in 1919, employment opportunities were limited. Ohio law now prohibits workplace discrimination on the basis of a person's national origin or ancestry. Ohio is a place where a person should succeed based on ambition, integrity, and a willingness to work. Ralph Guarasci, for whom I am named, made a career working for the Ohio State Athletic Dept.

Employment law can be complicated. Even companies that do everything right can get caught in a claim. Insurance is available for such claims and more and more of our accounts are buying that type of coverage.

Would You Accept Repairs that Didn't Match?

Sometimes a property claim can be difficult to settle because the repaired area does not match the rest of the item. Examples include carpet, roof, and siding claims (see photo). The Ohio Administrative Code requires an insurance company to "replace as much of the item as to result in a reasonably comparable appearance". Some insurance companies use a "line of sight" rule. They will replace what the eye can see. That might be just one side of a roof or just one room of carpet. Insurance buyers often want both sides of a roof replaced or want the carpet claim to also include the hallway. I once knew of a siding claim that was settled by taking strips from behind a bush to replace the ones that were damaged. Then the brand new ones were installed behind the bush where they were not visible.



That's me in the car about to pursue a 459 in process. If you don't know police talk, that's a burglary.

Worthington Police Gather Contact Info for Local Businesses

If someone broke into your business could the local police dept reach you? In an effort to know who to contact in the event of an emergency the Worthington PD went door-to-door gathering information for their database.

To learn more about the system I visited the station and got a behind-the-scenes tour. The local PD wants the citizens to know who they are and how officials can be found. It's all part of building a cooperative relationship between the citizens and the officers.



Beware The Dangers of All Terrain Vehicles

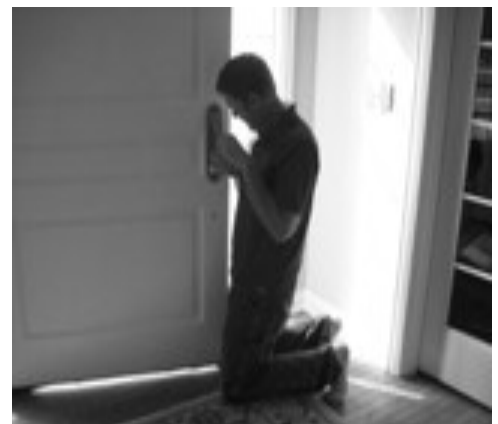


The grandson of one of our policyholders was involved in an ATV accident that caused \$12,000 damage to the unit in this photo. Fortunately, there were no injuries. Owning, operating, and insuring ATV's can be tricky. The owner of this unit kept the vehicle at his property and used it to service his land. If an ATV is used away from the house or is subject to motor vehicle registration, special coverage is needed. Children who are too young to have a drivers license should not be allowed to operate an ATV.

Front Door is Common Entry Point for Thieves

When I read the front door is the most common entry point for thieves, I took a look at the lock on the front door at our house. The lock was broken and only the deadbolt worked. I contacted a local home remodeling company who replaced the entire system. I had them replace the locks on the side and garage door as well. He set it up so a single key worked all three doors.

Do you put vacation information on social media sites? Do you leave ground floor windows unlocked? How about a spare key outside the house?



Distractions of all types cause accidents for motorists and pedestrians. Imagine trying to cross a busy New York street while texting like the man in the above photo. I took this pic in Times Square. Often when we hear that one of our accounts has been involved in an accident, we learn they were reaching for a phone, radio, or CD player. If that happens, we don't cover them (just kidding).



In NY I came across a street vendor selling metal replicas of the famous 1932 photo of the ironworkers having lunch atop the GE building in Rockefeller Center. These daredevils ate lunch with their feet dangling from a steel beam 850 feet above the street. It reminded me of a few of the difficult workers compensation policies I worked on this past year.



These three phones are in the dugout at Yankee Stadium. From l-r they say House, Press Box, and Bullpen. I took the photo during a stadium tour. A property policy is not adequate for such communications gear. A machinery and equipment policy would be better. When it was time for the manager to call Mariano Rivera, he needed reliable coverage.



Annual Texas Trip Takes Unusual Turn

So Much For Getting Away From the Insurance Industry for a While

Each fall I take a long weekend to visit my Uncle Bob in Dallas Texas. He has a beautiful home with an upstairs bedroom that I consider to be mine. Several other family members make the trip. We're all golfers so we play a round each day and spend the evenings solving



all of the world's problems. before we arrived, Bob accumulating under a pipe.



This year there was a problem at the house. The day noticed a problem in his attic. It seems that water was

plumber to have a look at the situation. and began the process of removing the



His name is Miguel. Miguel saw the problem leaky part of the pipe. Unfortunately,

Miguel forgot to turn off the water. "Bob, Bob, turn off the water" the plumber shouted as water spread throughout the attic and started to run through the lighting into the lower levels.

The water ran for about 10 minutes. Bob called a water restoration company who sent



a crew over to the house right away. Step one was to install fans in the upstairs hallway right near my room.



One

area behind the kitchen wall.

The contractor installed several fans in the kitchen.



Unfortunately, since Miguel



The fans ran for three days. Boy were they noisy!

no insurance to pay for the damage. Uncle Bob has homeowners coverage for such events but the

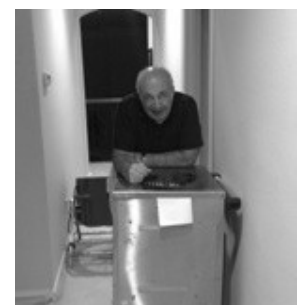
deductible is very high. He paid nearly \$7,000 for the water extraction, damage

repairs, and new carpeting. Bob still hasn't heard from Miguel. In the end, all

Bob could do was lean against the extra strength dehumidifier and ponder his

misfortune. The super noisy fans made it impossible for us to argue

around the table. Maybe that's why it was one of our best Dallas trips.





Dog on Long Leash Angers German Shepherd

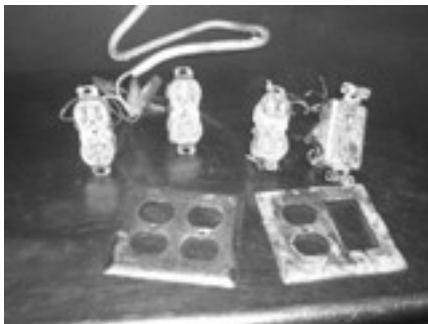
As a first-time dog owner, I'm learning new things all the time. I bought an extra long retractable leash for my dog so she could wander into culverts in our neighborhood while I stayed in the street. At times she got as far as 20 feet away from me. She likes to look for rodents.

Recently during our evening walk, a German Shepherd in the neighborhood broke free from his chain, chased us, and bit my behind (no injuries). I complained to the owner who turned the tables and said that our dog was known to come too far onto his property. That aroused the protective instinct in his dog which explained the attack. My dog and I were not on his property at the time of the incident. We each filed a complaint with the dog warden and then decided to put the matter behind us.



Sadie now travels with a shorter leash.

Fire Extinguisher Saves Family Restaurant



A few weeks ago I received an after-hours phone call from a long time policyholder. There had been a fire in the kitchen of his restaurant and he sounded shaken. I called a fire restoration company and made arrangements for a rep to meet me at the restaurant. I had visions of a messy, smoky, smelly building.

The restaurant was closed but still standing when I arrived. The front door was locked so I went around to the back. I let myself in and found the kitchen crew cleaning up and preparing for the next day's business.

The owner explained that when he saw flames shooting out of an outlet (see remains in photo) he grabbed the fire extinguisher and took care of the matter. The fire department confirmed there was nothing smoldering in the walls. Quick work avoided a major loss. The insurance company paid about \$7,500 for building repairs, lost product, and a one day of lost business.

Watterson High School Athletic Hall of Fame



The induction ceremony was a special time with my parents.

I was working at my desk earlier this year when I got a call from the Athletic Director at the high school I attended. The alumni association was forming an athletic Hall of Fame. My golf career from 1970-1974 landed me a spot. My heart leapt into my throat and tears streamed down my cheek. Unable to speak, I had to call the school back a few hours later. During my acceptance speech I was able to describe how I just imitated the way my dad effortlessly played the game. During high school and college golf, it was a matter of repeating what I saw him do.

Insurance Agencies of Ohio