



Ralph Guarasci



My problem was with the freezer. I also had him check the water line to the ice maker. Ice makers cause lots of problems.

### Good Driving Record Critical for Commercial Drivers

When I placed a service call for a refrigerator problem, I didn't expect two people to arrive. One tech did the work and the other observed. I like to strike up conversations with service people so I asked the tech how the company manages the drivers. Specifically, how often did they check motor vehicle reports? He told me the company is very strict. Only techs with clear records are allowed to drive. In fact, his own driving record was not acceptable and he could not drive. It turns out the second person was a trainee and did the driving. I told the tech he was fortunate as most companies will release a person that does not meet the driving standards.

### Rear End Collision—No Skid Marks

We're seeing rear-end collision accidents where the at-fault driver made no attempt to stop. Accidents of this type are generally due to distractions. We all know about texting and smart phones. "I only looked away for a second" is often what we hear. In a recent serious accident the driver reached down for papers that slid from the seat to the floor. Unfortunately, he ran into the back of a garbage truck at 55 MPH. Likewise, when you're stopped, be aware of what's happening behind you. You may need to react quickly.



### Utility Line Coverage Generates Calls

In your mailbox it looks like a utility bill. It turns out to be an offer for service line protection. For \$2.99 or \$3.99 per month you can buy protection in the event there is a problem with the service line that brings the utility to your home.

We get calls from our customers wanting to know if their homeowner policy provides the same coverage. Generally not. The utility company is offering protection from failure due to age and corrosion. The homeowner policy covers damage caused by an accident.

Several years ago, our daughter bought the utility coverage for her water line. When the line from the street to her house deteriorated, she turned in a claim and saved \$3,000.



## Tree Work Gives Rise to Insurance Questions



The left photo shows a bucket truck with a technician working in a tree in our front yard. He's trimming fast and limbs are falling quickly. What if he injures someone or damages property? Even though he's in a truck, the claim falls under the general liability coverage, not the auto policy.

The center photo shows how the workers moved a felled tree. A winch connected to a chipper pulled the tree across the lawn. For contractors that lift, move, or set property in place, a Riggers Liability policy may be needed.

The right photo shows workers putting debris into a chipper. Every week I get asked about coverage for injured workers. The answer is always the same—work comp. In Ohio, there is only one source for a work comp policy—the Ohio Bureau of Workers Compensation.



Holding one of her 34 grandchildren (18 are greats), mom has lived a very busy and full life. She misses driving and the independence but understands.

## Time To Leave the Driving to Others

This past winter my mother injured her arm in a fall. She was unable to drive during the 3 month recovery. At age 84, the family was beginning to question if she should be driving anyway.

Prior to the fall, she drove to church, grocery, bridge, bible study, and water aerobics. As winter gave way to spring she began to ask for the car keys. She felt fine and didn't want to rely on others to get around. Dad, also 84, took her places but he still works part-time.

As time goes by mom has stopped asking about driving. She remains active but dad handles the transportation. She doesn't ask friends for rides because she thinks its an inconvenience to them. Family has volunteered but she seems to prefer dad. They are both adjusting to the new normal.

Dad has pretty much eliminated night driving, freeways, and rush hour. When we offer to pick him up he no longer insists on driving himself. In other words, he's pulling back too.

## Politically Speaking

*Dear Ralph—My organization owns two luxury retreats, one on Long Island and one in Maryland. Unfortunately, they had to be vacated suddenly in December 2016. Are there any insurance issues I must now address? V. Putin*

Dear V. Putin-Retreats of this type are normally covered on a business policy. Unless 31% of these properties are used to conduct customary operations, the buildings are considered vacant. When a building is vacant for more than 60 consecutive days, certain coverages are automatically eliminated or reduced. Talk to your agent about a Vacancy Permit.

*Dear Ralph—I like golf and belong to many high end country clubs. In fact, they're the most phenomenal clubs in the world. It's relaxing and I do lots of business on the golf course. Plus I like winning the club championship. In my new job people think it's a waste of time to play golf. Insurance people play golf all the time. You know it, I know it, everybody knows it. What gives? President Trump*

Dear President Trump— Because I have a background in golf, people think I do business on the course. I've never closed a sale during or after a round of golf. Perhaps I should have found a better way to use golf in my career. A day at the office was more productive for me.

*Dear Ralph—I'm thinking about starting a home-based business. It will probably have something to do with computers. I have one in my home. It has been totally scrubbed in the past two years so there's plenty of space. Will my homeowner policy cover this type of operation? Hillary Clinton*

Dear Hillary— Unfortunately, a business policy will be required. A homeowner policy provides very limited coverage for commercial activity and would not be adequate. Along with a property and liability policy, you might consider an errors and omissions policy. When storing information on a computer, you would be surprised at what can happen.

*Dear Ralph—I may have a wrongful termination claim against my employer. As far as I know I was doing a good job. Then a new boss comes along and I'm fired. I had a 10-year deal (a term my ex-boss uses a lot). Is there insurance coverage for companies that would cover claims of this type? James Comey*

Dear Mr. Comey—Yes. It's called Employment Practices Liability Insurance and is widely available in the market. In addition to wrongful termination claims, it also covers workplace discrimination and harassment.

*Dear Ralph— My husband took a new job working with my father. They are quite different. My dad is outgoing, big-thinking, and a great salesman. My husband is quieter, analytical, and prefers a low key approach. Sometimes they differ and I'm stuck in the middle. What can I do? Ivanka Trump*

Dear Ivanka—Your situation reminds me a lot of when I started in the insurance agency. My father-in-law was president and I was in sales. The two of us were quite different. Like your father, my father-in-law had a gift for influencing others thru his personality and salesmanship. Like your situation, my wife found herself in the middle. To her credit, even when I was wrong, she sided with me.





## Granddaughter Leads Way on Scary Nature Preserve

During a trip to Florida I thought my granddaughters might enjoy a walk thru a local nature preserve. We were the only people on the grounds when we arrived. Maybe it was because of the warning sign: Beware — Bees, Poison Ivy, Snakes, Bats and Boars.

After a 20 minute wait, the manager of the preserve arrived. He put our minds at ease. He said the snakes come out later in the day and bats only visit at night. A wild boar has not been seen for nearly 5 years. Cameron, on the left, talked her sister and me into giving it a try.

It took about 45 minutes to walk the entire path. The girls said it was creepy. I like to take them places they will remember for a long time.

We get a number of inquiries about clauses of this type. Clients want to know if they are a good idea. I don't know for sure but I generally encourage the use of warnings, disclaimers, and similar language.



## Katie Guarasci Berry Celebrates 10 Years in the Agency

*What do you like best about being an insurance agent?* Meeting people and building relationships.

*What would you be doing if you were not in the agency?* A Psychologist

*What is your most marked characteristic?* Empathy

*What do you most value in a friend?* Loyalty

*What is your greatest extravagance?* Boots ... and clothes :)

*What talent would you most like to have?* Be a better golfer

*What trait do you most admire in others?* Positivity

*When and where are you happiest ?* Walking my dog on a sunny day

*What do you like about a family business?* It makes you stretch and grow

*What is your personal moto?* There's a reason life unfolds a day at a time (quote from my dad)

*What would you tell a young person considering an insurance career?* It's a well kept secret. You will love it!

Katie has written in excess of \$1.5 million in new business. At first most of her new accounts were small but this month she wrote a \$40,000 policy. She doesn't ask for an ex-date or opportunity to quote. Her business finds her thru a referral or one of the many contacts she has developed in the community.



## The Amazing Homeowner Policy

Your homeowner policy covers much more than your house and its contents. During the run-up to the presidential election, vandals were causing trouble in cemeteries. One of our customers wondered if damage caused by such acts were covered under her homeowner policy. She was pleased to hear that her homeowner policy would pay up to \$5,000 for damage to a grave marker.

# Insurance Agencies of Ohio

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