

INSIDE THIS ISSUE:

Workers' Comp. 101

5 Ways to Protect your Company's Data

Slips & Falls

Fall Driving Tips

Tenant Discrimination

Agency News



287 Linden Street
Wellesley, MA 02482
(781) 235-3100

77 North Street
Medfield, MA 02052
(508) 359-5555

Lougee Insurance
24 Bay Road
Duxbury, MA 02331
(781) 934-6500



Like us on Facebook and receive up-to-date news and articles relating to your insurance needs.

www.facebook.com/chinsurance



Managing your risk, protecting your interests.



WORKERS' COMPENSATION : 101

What it is: One of the most important types of coverage for businesses (and required by law) is workers' compensation. Workers' comp. is an insurance program that protects your employees if they get injured while at work. Even if your business isn't considered a 'dangerous' one (i.e. no heavy machinery or working from heights), workers' comp. claims can still result from repetitive motion injuries, falls and even workplace violence.

Workers' comp. guarantees that an employee who experiences a workplace injury will not only receive the medical treatment they require, but also wage replacement for the time they're unable to work. This insurance will take effect regardless of who the at-fault party is, whether it's another employee or a customer. Because of these benefits that are ensured, employees therefore have restrained rights when it comes to suing their employer for damages for their injuries.

Workers' comp. laws vary from state to state. In Massachusetts, all businesses are required to have a workers' comp. policy (including owners that are employees), regardless of the number of hours that are worked. Domestic service employees must have coverage if more than 16 hours are being worked each week. Exceptions to these rules

are sole proprietors, partners and LLC members – they do not need coverage for themselves; however they can be covered under their policy. Other exemptions include:

- Workers in interstate/international commerce
- Taxi drivers who lease their cabs on a fee basis not related to fares (and are not employees under federal tax law)
- Sales people in real estate or consumer goods that are paid by commission.



What it isn't: Workers' comp. is not meant to take the place of health or life insurance or disability coverage. It will only cover injuries that occurred while on-the-job, not other medical or disability problems. In addition, even though equipment may be

damaged in an incident that results in an injured employee, workers' comp. does not cover property or equipment.

Costs: Premiums for workers' comp. insurance are determined by the size of your payroll. The smaller your staff, the lower your premiums will be. However, there are other factors that can also contribute to the amount of your premium. Things like the location of your business, your existing claims history and your type of industry can also affect the cost of workers' comp. coverage.

Claims: A worker generally has 30 days to advise their employer of a work-related injury. They have up to two years to file a workers' comp. claim. If an employee endures a work-related injury over a period of time, they should take the proper steps when their condition becomes disabling. Some states don't require employees to submit injuries in writing, as long as their supervisor is made aware of the situation. Supervisors, however, must complete a written report as soon as they are informed of the incident. •



For questions about your Workers' Compensation policy, contact your Corcoran & Havlin agent.

5 WAYS TO PROTECT YOUR COMPANY'S DATA



A data breach can be a disastrous event for any company, particularly for small businesses that may not be equipped for such a threat. Many people believe that data breaches are mostly caused by an outside force trying to hack in. However, employee error, which includes things like downloading unfamiliar content or losing a mobile device, is also very likely to contribute to a data breach. There are several preventative steps that both business owners and employees can take, to keep a company's data protected:

Be Aware of Phishing Schemes: A phishing e-mail is a fake e-mail message that is used by hackers to target your identity and credit. Through these schemes they are able to steal your password and take control of your computer & network, allowing them to gain access to company information. These e-mails frequently seem as if they're coming from a trusted source, like a bank or credit card company. They can include links or attachments to be downloaded. You should always delete suspicious e-mails without opening them.

Before responding to any e-mails that request you click links or download files, confirm that it:

- Comes from someone you know.
- Is something you were expecting.
- Doesn't appear strange (misspellings or unusual characters)

Secure Passwords are Key: By using strong passwords and changing them on a regular basis, it makes it more difficult for hackers to access information. Never share your password with anyone. Your password should be obscure enough that it's difficult to guess, but should also be memorable enough that it doesn't need to be written down. If you do need to write it down, keep in a locked drawer, out of the open. Secure passwords:

- Should not contain all or part of your name
- Should be at least seven characters long
- Should contain at least two of the following: Uppercase letters, lowercase letters, numbers, and symbols (\$,!,&, etc.)

Stay on Guard While Traveling: Portable devices (laptops, smartphones, tablets, etc.) are easy to misplace and are a perfect target for thieves. Also, if you log into your secure system in a public domain, make sure that your username and/or password is not visible to others.

- Keep your mobile device with you at all times while traveling – at the airport, on public transportation or in any public space. Never check it with your baggage.
- When driving with a laptop, secure it in the trunk of the vehicle for the journey. Make sure to take it with you when you reach your destination.
- When it's not being used, keep your mobile devices (and portable storage devices, like USB drives) on you, or securely locked away.

Recognize Social Engineering: Social engineers are those that manipulate people into divulging confidential information, relying heavily on human interaction as opposed to 'technical' hacking – they're like modern day con artists.

- Educate employees on common types of social engineering attacks – There are technical solutions that can lessen the odds of an attack, but the best defense against these schemes is having employees that are able to recognize these tactics.
- Don't be a curious clicker – If you don't know what the e-mail is about, don't click any links within it. Never call any phone numbers listed in a suspicious e-mail.

Protect Data at Your Work Space: If you need to leave your desk while working on a project that deals with sensitive information, you can take some steps to protect data from anyone who is not authorized to view the information.

- Lock your computer if you need to step away. Consider changing your computer preferences to require a password upon waking.
- After a meeting, be sure to clean up your materials.
- After printing, faxing, or copying, be sure to pick up your documents right away.
- Keep sensitive documents in secure locations.
- Always stay aware of your surroundings



SLIPS, TRIPS & FALLS



There are many different factors that can cause a slip and fall accident –uneven surfaces, wet floors, debris & clutter and lack of hazard identification. While they can commonly occur, slips and falls are some of the most preventable accidents to happen in the workplace. The financial impact of a slip and fall accident can range from simply a minor inconvenience to a major liability. Business owners should be sure that they have sufficient business liability insurance that will cover claims made by customers or non-employees. They should also have a workers' compensation policy in place to protect workers. A business umbrella policy can be used as an extra layer of protection if the liability exposure exceeds the limits of the base policy. The best way to go about preventing slip and fall injuries is to have a program in place that

addresses not only prevention, but also employee response in the case an injury should occur.

- Each day conduct a safety check to look for common causes of falls: wet/greasy floors, loose mats, bad lighting, clutter, cable/wires, or uneven floors.
- If you discover any problems, promptly put up proper warning signs (i.e. "wet floor") and quickly take steps to eradicate the threat.
- Handrails should be installed near all stairs and balconies.
- Floors & walkways should be maintained on a consistent basis. If uneven surfaces are unable to be leveled & fixed, illuminate and identify these areas with signage.
- Make sure your employees are trained in slip & fall safety. Guidelines should be established on how employees are to go about reporting

- problems and responding to customer injuries or unsafe situations.
- Outdoor areas should also be maintained: Snow, ice, and potholes can all create problems.
- Keep records of your daily safety inspections and any maintenance work you may have had done. Also be sure to document any and all dealings with slip and fall accidents.

Slips, trips and falls are a major cause of workplace injuries. Unsafe conditions and behaviors, along with a lack of safety awareness, can lead to these types of accidents.

SLIPS, TRIPS & FALLS:
15% of all accidents*

2nd LEADING CAUSE OF INJURY**

25,000
SLIP, TRIP & FALL ACCIDENTS occur DAILY in the US*

* National Safety Council ** Bureau of Labor Statistics

FALL DRIVING TIPS

Fall can be a beautiful time of year, but it does pose hazards to drivers. Rain and falling leaves can create a dangerous combination of slippery roads and decreased visibility.



Dropping Temperatures: Falling temperatures at night can cause frost to develop on windshields or roads, which create ice patches. Before driving, be sure your windows are cleared of frost. You should allow for extra time in the morning to prepare your vehicle. The icy patches of frost can later refreeze when the temperature drops. This effect of freezing and thawing creates an increase in the number of potholes on the road. As water contracts and expands within the cracks of the pavement, it weakens the pavement and ultimately leads to the formation of potholes. Drivers need to be aware that the condition of the roads can change, even within their familiar route. Overpasses, bridges, and other areas that don't have access to sunlight should be approached with attention. These areas are perfect places for ice to quickly form & become a hazardous situation. Always be sure to gently break or decelerate as you approach areas like bridges and overpasses.

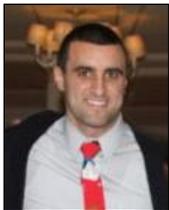
Wet Leaves: Once the colorful leaves start to fall, especially when due to rain, they can pose a serious hazard to drivers. Wet leaves are slippery and can reduce traction. They can cover road markings, which can make it difficult to determine widths or lanes and shoulders. If you are traveling down a road covered in wet leaves, you should increase the distance between your car and the one in front of you, to allow for additional braking time. You should also avoid parking on piles of leaves, since the exhaust heat has the potential to start a fire.

Check your Tire Pressure: Because of recurrent temperature and weather changes, your tires on your vehicle can expand and contract, which causes them to lose air pressure. Be sure that your tires are inflated properly and that they have plenty of tread – You should also do the same for your spare tire.

Shorter Days = Less Sunlight: In the fall, the bright sun can create a significant amount of solar glare which can make it difficult to not only see the car in front of you, but to even see the road ahead. Wearing sunglasses is a way to cut down on the glare and lessen the impact from the sun. Fall also means that days are shorter and there's less sunlight that drivers have to work with. Be sure that the windshield wipers, turn signals, lights and heater work properly before driving. Less sunlight also means decreased visibility, which makes it more difficult to see pedestrians.

Oh Deer!: Fall is one of the most active times for deer, especially around dawn and dusk. If you see a deer on the side of the road, slow down and proceed with caution. It's also important to note that deer often travel in groups. If one runs out in front of your car, there's a good chance that more will follow shortly.

AGENCY NEWS



Kevin Randolph joined the Corcoran & Havlin Insurance Group in May of 2016 after graduating from Pennsylvania State University. He began in the Commercial Processing department, and is now a Commercial Lines Account Manager. Kevin has five years of insurance experience on the agency side, working in the fields of Personal, Professional Liability, and Commercial Insurance. Most recently, Kevin worked as an Account Manager at First Indemnity Insurance Group. He currently resides in South Boston.

TENANT DISCRIMINATION

Many times property owners and managers think that they can avoid tenant discrimination lawsuits by simply avoiding behavior that would be considered discriminatory. However, recent history has shown that acting with good intentions isn't always enough to prevent costly discrimination lawsuits – a lesson many property managers have learned the hard way. In recent years, the number of tenant discrimination claims has skyrocketed, largely because tenants can now file their claims online with the U.S. Department of Housing and Urban Development. While many of the complaints are valid, an increasing number are nothing more than "nuisance" claims – made by angry tenants or those who are looking for money from a settlement. These kind of claims can leave property owners in the lurch. They can either choose to fight the claim in court (spending money on legal fees) or settle out of court, paying out of pocket. A third solution is **Tenant Discrimination Liability Insurance**.

Tenant Discrimination Liability Insurance is meant to protect property managers and owners in the event of a discrimination or wrongful eviction lawsuit. These kind of lawsuits are not covered under a standard general liability policy. Once the insured meets the deductible, tenant discrimination liability insurance will then cover legal costs and damages that result from the following kinds of claims:

- Race/Color
- Sex
- Religion
- Sexual Orientation
- Age
- Pregnancy
- Disability
- National Origin



For more information or to add Tenant Discrimination to your policy, contact your Corcoran & Havlin agent.

Corcoran & Havlin has won **3** Readers' Choice Awards* for 2017!!!

- **The Gold Award for #1 Insurance Agency in the Region** (includes Wellesley, Needham, & Newton)
- #1 Insurance Agency in Wellesley
- #1 Insurance Agency in Duxbury



*published by Wicked Local Favorites



Corcoran & Havlin has also been awarded the **Blue Ribbon Award*** for being the **Top Insurance Agency** in the towns of Wellesley and Medfield

*published by Hometown Weekly