



**CORCORAN & HAVLIN  
INSURANCE GROUP**

**◦ IN THIS ISSUE ◦**

• **Certificates of Insurance**  
*Know when you need one & what information you should look for.*

• **Why Accessibility Matters for your Business**  
*Is your business accessible to those with disabilities?*

• **Contractors Pollution Liability**  
*Learn what environmental risks are covered under your General Liability policy & what needs extra coverage.*

• **Violence in the Workplace**  
*Learn the different types and how to protect your employees.*

• **Premises Liability**  
*Understand the different types of visitors to your property & how to protect them from injuries.*

• **Developing a Business Recovery Plan**  
*If disaster strikes, is your business prepared? With this checklist, you will be!*

• **Agency News**  
*See what's new at Corcoran & Havlin!*

# RISK ADVISOR

- Fall 2018
- A publication of the **Corcoran & Havlin Insurance Group**
- [www.chinsurance.com](http://www.chinsurance.com)



***“Managing your risk,  
protecting your interests.”***



**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**

 Be sure to **Like Us** on Facebook to receive up-to-date news relating to insurance and our agency:

[facebook.com/chinsurance](https://facebook.com/chinsurance)

Have you visited our agency lately? Leave us a review!

# CERTIFICATES OF INSURANCE

## GET THE FACTS!

Approx. 1 in 25 E&O claims involve a certificate of insurance. Of these, 36% are cases in which contractors failed to add or properly identify additional parties to be insured. 21% are cases in which the certificate holder has misrepresented coverage.

When a contractor works on someone else's property, there are risks involved. Property can be damaged and injuries can occur while work is being performed. Companies (and individuals) that hire contractors want to be sure they won't be held responsible for any damages or injuries that may occur. Because of this, they will often request to see a certificate of insurance. A **certificate of insurance (COI)** is a standardized document that offers evidence of insurance coverage. Included on the certificate will be the contractor's coverage types (and their effective dates), as well as liability limits.

Certificates of insurance are very important. If you were to hire a subcontractor, and they caused a large amount of property damage, your company could be held accountable for those damages. It's imperative to obtain proof of insurance because even though your contract with the subcontractor may state that insurance coverage is required, you could find yourself involved in a lawsuit if the coverage was, in fact, not in place. Even if you have a history with your subcontractor and may have worked with them before (and they were insured then), you should request a COI for each new job. Before allowing contractors to begin work on your property, you should ask for a certificate. In addition to ensuring that you won't be responsible for damages or injuries that may occur on the job, it also guarantees that you can collect compensation for poorly done or unfinished work. Not all heroes wear capes, and not certificates are valid. Contractors may give false or forged coverage information, or they may allow insurance to lapse after attaining the COI form. One of the most efficient and dependable ways to obtain a COI is to go directly to the insurance company, rather than getting it through the contractor.

ACORD CERTIFICATE OF LIABILITY INSURANCE		STATE (REQUIRED)																																								
PRODUCER R.V. Russo & Associates, Inc. 10148 Riverside Drive Torrance, CA 91902 (818) 985-1413		02/16/2012																																								
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.																																										
INSURERS AFFORDING COVERAGE INSURER A: Insurance Company INSURER B: INSURER C: INSURER D: INSURER E:		NAIC # 00000																																								
COVERAGES THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICIES DESCRIBED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED, THE COVERAGE AFFORDED BY THIS POLICY IS SUBJECT TO ALL THE TERMS, COVERAGES AND EXCLUSIONS OF ALL APPLICABLE POLICIES. ADDITIONAL COVERAGES ARE AFFORDED BY POLICIES LISTED BELOW.																																										
<table border="1"> <thead> <tr> <th>LINE</th> <th>DESCRIPTION</th> <th>TYPE OF COVERAGE</th> <th>POLICY NUMBER</th> <th>DATE ASSIGNED</th> <th>POLICY EMPLOYER</th> <th>AMOUNT</th> <th>LIMITS</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>GENERAL LIABILITY</td> <td>CLAIMS MADE</td> <td>5185482647</td> <td>02/17/2012</td> <td>02/16/2012</td> <td>1,000,000</td> <td>1,000,000</td> </tr> <tr> <td></td> <td>COMBINED GENERAL LIABILITY</td> <td>CLAIMS MADE</td> <td>Certificate #548916</td> <td></td> <td></td> <td>1,000,000</td> <td>1,000,000</td> </tr> <tr> <td></td> <td>ADDITIONAL AGENTS</td> <td>CLAIMS MADE</td> <td></td> <td></td> <td></td> <td>2,000,000</td> <td>2,000,000</td> </tr> <tr> <td></td> <td>ADDITIONAL AGENTS</td> <td>CLAIMS MADE</td> <td></td> <td></td> <td></td> <td>1,000,000</td> <td>1,000,000</td> </tr> </tbody> </table>	LINE	DESCRIPTION	TYPE OF COVERAGE	POLICY NUMBER	DATE ASSIGNED	POLICY EMPLOYER	AMOUNT	LIMITS	A	GENERAL LIABILITY	CLAIMS MADE	5185482647	02/17/2012	02/16/2012	1,000,000	1,000,000		COMBINED GENERAL LIABILITY	CLAIMS MADE	Certificate #548916			1,000,000	1,000,000		ADDITIONAL AGENTS	CLAIMS MADE				2,000,000	2,000,000		ADDITIONAL AGENTS	CLAIMS MADE				1,000,000	1,000,000		
LINE	DESCRIPTION	TYPE OF COVERAGE	POLICY NUMBER	DATE ASSIGNED	POLICY EMPLOYER	AMOUNT	LIMITS																																			
A	GENERAL LIABILITY	CLAIMS MADE	5185482647	02/17/2012	02/16/2012	1,000,000	1,000,000																																			
	COMBINED GENERAL LIABILITY	CLAIMS MADE	Certificate #548916			1,000,000	1,000,000																																			
	ADDITIONAL AGENTS	CLAIMS MADE				2,000,000	2,000,000																																			
	ADDITIONAL AGENTS	CLAIMS MADE				1,000,000	1,000,000																																			
AUTOMOBILE LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
PERSONNEL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
RECREATIONAL LIABILITY ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWNED-AUTOS																																										
HOUSING OPERATIONS ALL OWNED-AUTOS NON-OWNED-AUTOS MEDICAL PAID NON-OWN																																										

# Contractors Pollution Liability

By John Browne



## Do contractors need Contractors Pollution Liability Insurance?? The simple answer is YES!

Most contractors believe they have little or no exposure to environmental risks. In addition, there is a misconception that their Commercial General Liability (CGL) policy covers pollution related events. The fact of the matter is that the majority of CGL policies absolutely **exclude** defense and damages from an environmental incident. If any coverage is provided it is typically very limited.

Classic examples of contractor related exposures to environmental risks:

- **HVAC** contractor improperly installed drip pans used for collecting condensation from a roof top HVAC system. Leaks created water intrusion and MOLD issues within an office building requiring significant remediation. Mold is defined as a Pollutant within a standard CGL policy and coverage is excluded.
- **Electrical** contractor working on an older building drills holes into wall to feed wire through. Undetected asbestos was disturbed and job had to be shut down until an outside specialty contractor could abate and dispose of the asbestos. Asbestos again is defined as a Pollutant and coverage for clean-up, defense, disposal and loss of income under a CGL policy is excluded.
- **Excavation/Grading** contractor releases gallons of hydraulic fluid from

- a drill rig and the fluid migrates down slope and into a pond, river or lake resulting in a clean-up. In another example, an excavation contractor hits and punctures an underground fuel storage tank resulting in a spill and costly clean-up. Fuel oils are defined as a Pollutants and coverage is excluded in CGL policy.
- **Painting** contractor painting indoors at a day care center. Fumes get into HVAC system resulting in Bodily injury to children and teachers and necessary clean-up. Again, fumes are defined as a Pollutant and coverage for claim is excluded under contractors CGL policy.
- **Glass** installation contractor. Two years after completion of a new high school it is determined that the window system used during construction was allowing water to infiltrate into the building. MOLD was discovered and because of the faulty installation the cost to remediate the problem was shared out of pocket by the glass manufacturer, installation contractor and general contractor.

Unaddressed environmental exposures can be solved simply by purchasing a **Contractors Pollution Liability** policy. Coverage for Bodily Injury, Property Damage, Clean-Up Costs, Defense Costs, Transportation Pollution and Non-Owned Disposal Sites is readily available in the insurance marketplace and in many instances is quite inexpensive as there are over 30 different insurance companies now offering this coverage.

The exposure to environmental events is ever-increasing and all contractors, of all types and sizes, as an asset protection tool, should consult with their insurance agent to assess their exposures and entertain insurance options.

*John Browne is a Vice President at Corcoran & Havlin Insurance Group and has a professional designation as a Construction Risk Insurance Specialist (CRIS).*

# Violence in the Workplace



Workplace violence is any act or threat of physical violence, harassment, intimidation or threatening behavior that occurs at the place of work. It can range from verbal abuse & threats to physical assaults & homicide. Nationwide, the issue of workplace violence has been a growing concern for both employers and employees.

Each year, roughly 2 million Americans will be victims of some sort of workplace violence. It can strike anywhere and, while no one is immune, there are some workers that face a greater risk for these kinds of situations. Those who deal with money, make deliveries, work alone, work late at night and/or work in high-crime neighborhoods have an increased chance of encountering a violent work situation. As an employer, the best protection you can offer is to establish a zero-tolerance policy toward workplace violence by or against your employees. In addition to creating a workplace violence protection program, you should incorporate that information into your current employee handbook and/or manual of operating procedures. Your employees should all be familiar with the policy and be aware that any and all claims of workplace violence will be explored and dealt with promptly & accordingly.

## There are 5 types of workplace violence

### Criminal Intent:

When the offender has no relationship with the business or its employees. The primary motive is usually theft. Typically a robbery, trespassing or shoplifting incident that turned violent.

### Domestic Violence:

The offender is not a current or former employee, but does have a relationship with the intended target.

### Ideological Violence:

This violence is directed at an organization and its people for religious, political, or ideological beliefs. Many recent shooting and terrorist incidents fall into this category.

### Customer/Client:

The offender is a customer or client of the business and becomes violent while receiving services.

### Worker-to-Worker:

The offender is a current or former employee. The primary motive is often work-related or interpersonal conflicts.

## How can you help protect your employees?

- Adopt a formal workplace violence policy and prevention program and communicate it to employees.
- Have managers take an active role in employee awareness of the plan; make sure they are alert to warning signs and know how to respond.
- Provide regular workplace violence and bullying prevention training for all employees, supervisors and managers.
- Foster a climate of trust and respect among workers and between employees and management; eradicate a bad culture of bullying or harassment.
- Look out for *and* take steps to reduce negativity and stress in the workplace, which can precipitate problematic behavior.
- Identify and screen out potentially violent individuals before hiring while maintaining compliance with privacy protections and antidiscrimination laws.
- Establish procedures and avenues for employees to report threats, other violence or if there's imminent danger.
- Start a mediation program to resolve employee disputes rather than letting them simmer.
- Document any threats and your response to them including terminating employees who make a threat.
- Terminate employees with care and caution by involving witnesses or security for violent employees.
- Evaluate security systems regularly including alarms, ID keys, passcodes, cameras and personnel.
- Make sure employees know not to hold open secure access doors for others who don't have credentials.

## THE IMPORTANCE OF:

# Premises Liability

No matter the size of your business or how many precautions you may take as a business owner, you are at risk for liability claims, which can arise from property damage or injuries that occur on business property.

The most common lawsuits that are brought against business owners are from guests or customers who have slipped and fallen, or have endured injuries while on the property. These types of incidents can happen at any business, and is not exclusive to the inside of a building. Parking lots and walkways are locations where many slips and falls commonly take place.

As a business owner, you are expected to take the necessary steps to protect people who may visit your business. Today, many states require the owner of the property to take proper steps to maintain the safety of those who might enter the property, however some states still apply an old rule that can limit the property owner's responsibility depending on the type of visitor.

### Types of visitors to your property:

**Invitee:** A person who has been invited to your property, like a customer. They will usually assume that you have taken the proper precautions to ensure their safety.

**Licensee:** A person who is permitted to enter the premise, but who has not been invited, like a delivery worker or utility worker. They are aware of particular hazards and in some instances, may be responsible for contributing to some hazards.

**Trespasser:** A person who is not invited or allowed entry to a property, like a burglar or vandal. They usually have a limited assumption of safety.

If you are legally obligated to ensure a property's safety and someone becomes injured, you could be responsible for financially

compensating the visitor for the damages that occurred. The degree of your liability will likely vary based on what category the

visitor falls into. (If a trespasser was injured on your property, you likely wouldn't have to pay for their injuries).

An essential part of every business owner's insurance coverage is commercial general liability (CGL) insurance. This protects both you and your business from claims of property damage, injury and/or negligence. One of the most important parts of a CGL policy is **premises liability coverage**. This offers property damage and bodily injury coverage related to owning or maintaining the business property. Any slip, trip, or fall can pose a liability to a business and can potentially result in a lawsuit.

### Examples:

- Slip & fall cases
- Inadequate maintenance of the premises
- Defective conditions on the premises
- Inadequate building security leading to injury or assault
- Elevator and escalator accidents
- Dog bites
- Swimming pool accidents

The costs affiliated with defending yourself in a lawsuit (and paying damages) can be detrimental to your business. Premises liability coverage keeps you, and your guests protected. Keep in mind, however, that premise liability doesn't apply to employee injuries or damage to your property from things like fire, theft, vandalism, etc.

When it comes to premises liability, the exact rules can differ from state to state. For more information on premise liability coverage, or for questions on your current coverage, contact your Corcoran & Havlin account manager.

**COMMON QUESTIONS ABOUT PREMISES LIABILITY**

**WHAT**  
IS THE LEGAL STANDARD FOR IL PROPERTY OWNERS?

**DUTY OF REASONABLE CARE**

The property owner has a duty of reasonable care to warn entrants of known hazards.

**WHEN**  
IS A PROPERTY OWNER NOT LIABLE FOR INJURIES TO OTHERS?

If hazards are open and obvious or can reasonably be expected to be discovered.

**WHO**  
CAN BE HELD LIABLE IN A PREMISES LIABILITY CLAIM?

Property owners and third parties including:  
 LANDLORDS, HOMEOWNERS, BUSINESS OWNERS, STADIUM OWNERS, RETAIL MERCHANTS, RESTAURANT OWNERS

**WHY**  
ARE PREMISES LIABILITY CLAIMS MOST OFTEN FILED?

SLIP & FALL, DOG BITES, NEGLIGENCE SECURITY, DEFECTIVE STAIRWAYS, SWIMMING POOLS

**HOW**  
ARE MOST PEOPLE INJURED DUE TO PREMISES LIABILITY?

30% Slip and fall accidents account for 30 percent of all injuries in the home and on the job, nationally.

## Agency News

Corcoran & Havlin has won

4 Readers Choice Awards\* for 2018!

• **The Gold Award for #1 Insurance Agency in the Region**

- #1 Insurance Agency in Wellesley
- #1 Insurance Agency In Medfield
- #1 Insurance Agency in Duxbury

\*published by Wicked Local

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

\*published by Hometown Weekly



## Developing a Business Recovery Plan

There's no way to prevent disasters, but there are plenty of steps that you can take to protect your business from them. It doesn't matter if you're a small company or a larger one – having a disaster plan and the right insurance coverage in place are major elements to recovery.

- ❑ **Set up an emergency response plan & be sure employees are familiar with it.** Employees should know who to notify about the disaster and what steps to take to limit losses.
- ❑ **Clearly write out each step of the plan and assign responsibilities to employees.** You should practice these procedures with regular drills.
- ❑ **Compile a list of important phone numbers and addresses.** The list should include local and state emergency services, major clients, contractors, suppliers, financial institutions, and insurance agents.
- ❑ **Decide on a communications strategy.** To prevent loss of customers, post notices outside your building, or contact clients by phone, email or regular mail.
- ❑ **Think about what you would need immediately following the emergency.** Do you have a back-up source of power or communications system?
- ❑ **Protect your building.** If you own the building where your business is located, be sure that your disaster plan includes the building & contents.
- ❑ **Keep duplicate records.** Be sure to regularly back-up any computerized files & store them off-site. Keep up-to-date copies of important documents in a safety deposit box.
- ❑ **Identify crucial business activities & the resources needed.** If it isn't realistic to close your business, determine what you will need to run the business from another location.
- ❑ **Review your insurance plan.** Make sure you have sufficient coverage for your business. If you have questions about your current coverage or would like to make changes, please contact your Corcoran & Havlin agent.