



**CORCORAN & HAVLIN
INSURANCE GROUP**

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Agency News

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Keeping Workers Safe ⁱⁿ the Heat

SUN EXPOSURE



Ultraviolet (UV) rays, which are part of sunlight that is an invisible form of radiation, can penetrate and transform the structure of skin cells. There are three types of UV rays: ultraviolet A (UVA), ultraviolet B (UVB), and ultraviolet C (UVC). UVA is the most abundant source of solar radiation at the earth's surface and goes beyond the top layer of human skin. Scientists believe that UVA radiation can cause damage to connective tissue and increase a person's risk for developing skin cancer. While UVB rays penetrate less deeply into skin, they can still cause some forms of skin cancer. Natural UVC rays aren't harmful to workers since they are absorbed by the Earth's atmosphere.

Sunlight exposure is at its peak in the summer, between the hours of 10:00 a.m. and 4:00 p.m. If you have workers who are outdoors during these times, their chances of getting sunburn increase. Keep in mind that workers are at risk of UV radiation even on days that are cloudy. There are also many drugs that can increase sensitivity to sunlight, which increasing the risk of getting sunburn.

Treatment for Sunburn:



- Treat symptoms with aspirin, acetaminophen, or ibuprofen to relieve pain and headache and reduce fever.
- Drink plenty of water helps to replace fluid losses.
- Take cool baths or gently apply cool, wet cloths on the burned area.
- Workers with sunburns should avoid further exposure until the burn has resolved.
- Apply a topical moisturizing cream, aloe, or 1% hydrocortisone cream.
- If blistering occurs:
 - Lightly bandage or cover the area with gauze to prevent infection.
 - Do not pop or break any blisters - This will slow the healing process and increase the risk of infection!

Seek medical attention if any of the following occur:

- Severe sunburns covering more than 15% of the body
 - Dehydration
 - High fever (>101°F)
- Extreme pain that persists for longer than 48 hours

HEAT STRESS

In the summer, heat illness (including heat stroke, heat exhaustion, cramps, and fatigue) is a widespread problem for many outdoor workers. The summer heat can increase the risk of injuries in workers as it may result in sweaty palms, fogged-up safety glasses, and/or dizziness. **Heat Stroke** is the most serious of the heat-related illnesses. It happens when the body is unable to control its temperature. When this happens, the body's temperature can rise to 106°F (or higher) within 15 minutes. If emergency treatment is not provided, heat stroke can cause permanent disability or death. If you suspect one of your workers may be suffering from heat stroke, call 911 and try to keep them cool with water or circulating air until help arrives.



Symptoms of heat stroke include:

- Confusion, altered mental status, slurred speech
- Loss of consciousness (coma)
 - Hot, dry skin
 - Seizures
- Very high body temperature

Tips for preventing heat illness include:



- Adjust work schedules to provide workers with a rest from the heat
- Postpone nonessential tasks
- Provide cool rest areas as well as shade and water for workers. Insure workers stay hydrated
- Wear proper protective clothing
- Allow workers time to acclimate to the hot environment
- Educate workers & supervisors to recognize heat illness and how to prevent it

Watch Your Step! Ladder Safety for the Workplace

It doesn't matter what kind of business you have – odds are, you have a ladder somewhere on the premises. Whether it's used to reach things up high, or for common maintenance such as light bulb changing

Regardless of what kind of workplace you maintain, the likelihood is that you have a ladder somewhere. Everyone needs to change a light bulb or reach a high shelf now and then, which means that your employees need the occasional refresher on ladder safety.

Falls from ladders are a leading cause of occupational injuries and fatalities, so make sure that any employee who uses one is familiar with ways to reduce the likelihood of a fall.

Here are just a few ways to reduce the risk of ladder injury:

1. Keep the stomach ("belly button" area) centered between the ladder's side rails both while climbing and while working.
2. Avoid overreaching or leaning in order to avoid a sideways fall off the ladder or having it tip.
3. Avoid trying to move the ladder while standing on it (or having someone else do so).
4. Use a towline, tool belt, or another person to transport tools and materials so that the climber can keep both hands available while climbing.
5. Remember the "three points of contact" rule: **Two hands and one foot, or two feet and one hand**, in contact with the ladder's steps, rungs, and/or side rails at all times.
6. Never stand on top of the ladder.
7. Place the ladder to extend three feet above the landing if it will be necessary to climb off at an upper level.



Tips to Avoid Liability Claims for Landlords

Apartment building owners are often the subject of liability claims and lawsuits. Even if a claim is unfounded, one lawsuit can cost you significantly just to defend yourself.

Here are some tips to help you minimize your risk of lawsuits from tenants and other visitors to your apartment building.

HAVE PROPER INSURANCE A tenant can sue you if you do not follow proper eviction procedures or make illegal entry into a unit or if a person on the premises is injured because of dangerous conditions. Liability insurance covers the cost of litigation (attorney fees, court costs) and pays the damage award if you are sued.

KEEP YOUR PROPERTY IN GOOD CONDITION In many states, landlords are legally responsible for any failure to keep tenants safe from dangerous conditions on a rental property. Stay compliant with all health and safety regulations, and make repairs promptly.

REMOVE ENVIRONMENTAL HAZARDS Environmental hazards, such as lead paint, radon and carbon monoxide, should be removed from your property as soon as they are discovered.

MAKE SECURITY A PRIORITY Courts have found landlords partially responsible for crimes that occur on their properties if they did not provide adequate security. Take safety seriously, and carefully screen potential tenants and employees.

DON'T DISCRIMINATE The Fair Housing Act prohibits a building owner from refusing to rent to a tenant for reasons of race, religion, gender, national origin, disability or family status. A tenant or potential tenant

who believes that his or her civil rights have been violated can sue you, and even if you are innocent, it will cost you time and money to defend yourself.

NEVER VIOLATE A TENANT'S PRIVACY You are required to give 24-hour notice before entering a rental unit.

COMMUNICATE IMPORTANT INFORMATION Tenants must be notified of important (and potentially dangerous) information about the property, such as the presence of mold or the presence of a sex offender living in the complex.

While you must have general liability coverage to protect yourself from lawsuits, not every type of claim is covered. Be sure to understand what is covered and what is not covered by all of your apartment building insurance policies.

HOW TO FIND THE BEST INSURANCE FOR APARTMENT BUILDING OWNERS

Apartment buildings present a very unique set of risks that owners must insure against. With the help of an experienced Trusted Choice insurance agent, you can find the right mix of property and liability coverage to protect your assets, even in the worst of times.



Hurricane Safety

The Importance of an Emergency Plan

Hurricane season lasts from June 1 to November 30, but establishing a plan of action for severe weather early on helps your business to be more readily prepared for an emergency situation - allowing you to ensure business continuity and employee safety. According to AccuWeather, it is predicted that the 2019 storm season will be slightly above average, with 12-14 storms likely to form. Up to half of those could develop into hurricanes, and half of those could potentially strengthen into major hurricane systems. While you obviously can't control when and where a storm will hit, you do have the ability to take steps now to protect your business to minimize the impact that a storm can have. The following tips are designed to help businesses protect their organizations, buildings, and employees if a hurricane were to reach landfall.

BUILDING YOUR EMERGENCY PLAN:

Having an emergency plan in place greatly helps to minimize the confusion during a hurricane or significant storm system.

Some key things to remember when developing your plan:

- **Back up your Data:** Be sure that your data is backed up offsite to protect against any on-site damage, like floods. Having a backup server ensures that if your main server goes down, there is one that will come to the rescue.
- **Create Lists:** Build a checklist of tasks and responsibilities that are necessary to perform throughout a storm. It's also a good idea to print this list, in case of a power outage.
- **Review Your Contracts:** The time to review your contractual obligations is not following a storm; it's before. Be proactive. Review your contracts with vendors, landlords, and insurance providers. There should be specific callouts for weather related damages and events. If there isn't, you can notify contract owners directly to find out what these clauses are.
- **Map Evacuation Routes:** Be sure that your staff is familiar with the safest way out of the building to minimize disorder in the event of an evacuation. Physical maps, with visible exits marked should be printed and posted for all employees to see.



Source: 2014 data from the Federal Emergency Management Agency (FEMA) and US Department of Labor

Top 10 Reasons you Should Buy EPLI

1. Employment Practices Liability (EPL) covers not only actual, but also alleged acts of discrimination, harassment, retaliation, wrongful termination and other similar acts.
2. Three of five employers are sued by former employees every year. Most carriers provide them with a Free 24x7 Human Resource Hotline.
3. Over 40 percent of EPL claims are against firms with fewer than 100 employees.
4. Some federal and state employment laws apply to all employers – any size company has exposure!
5. The Equal Employment Opportunity Commission (EEOC) recorded nearly 85,000 charges in 2017 and obtained more than \$398 million in settlements for claimants.
6. The financial ramifications of not having EPL insurance can be crippling, especially for small firms because they do not have the operating budgets to handle the defense costs, let alone settlements or judgments, of an uninsured claim.
7. The median compensatory award to plaintiffs is \$325,000.
8. There is no EPL coverage under other insurance policies such as general liability. Any endorsement to another policy generally provides insufficient limits, does not provide the breadth of coverage of a separate EPL policy and erodes the limit available for the general liability exposure.
9. Wage and hour litigation has quadrupled. More wage and hour collective/class actions have been filed in recent years than any other types of employment class actions combined.
10. Gender discrimination, age discrimination and retaliation claims are on the rise. There are more women and “baby boomers” in the workplace than ever before. Recent Supreme Court decisions have lowered the standard of what constitutes retaliatory treatment.

4 Types of Insurance for Landlords

The basics of becoming a landlord are straightforward: Buy a property in a promising neighborhood, spruce it up, locate tenants, and finally, start charging slightly more than you're paying in regular costs. However, if you want to protect your assets and also ensure that you're following every applicable law, things can become more complicated. The right insurance policy should be able to cover any unexpected financial losses or massive expenses, protecting the profitability of your business. Insurance can also protect you from legal predicaments. But what types of policies do you *really* need as a landlord? Technically speaking, landlords aren't legally required to have insurance. However, if you've taken out a loan on the home, you may be obligated by the lender that you have a basic homeowner's insurance policy. Remember that a conventional homeowner's policy might not protect you if you're renting out the property to other tenants.



4 TYPES OF INSURANCE TO CONSIDER

Building and property insurance. Most importantly, you'll want a policy that protects your building and property from unexpected damage. Your building is the most significant portion of your investment, and therefore, your biggest financial liability. If something happens to it — such as a roof damage or a destruction from a tenant who lives there — you'll want a policy that can cover the damages. Without the policy, you'll end up paying large amounts of money, which could end up compromising your profitability.

Liability insurance. You should also have some type of liability insurance in place. Landlord liability varies depending on where you live, but for the most part, you're responsible for keeping your property in a safe, livable condition. If one of your tenants trips and falls or hurts themselves while living in the property, they may be able to file suit against you. Liability insurance protects you from these events by covering your defense costs and compensating victims.

Loss of income and business interruption insurance. Landlords may also be able to get a form of business interruption insurance, which protects them from possible interruptions to their stream of rental income. If you're injured and unable to fulfill your responsibilities as a landlord, you may earn compensation that allows you to keep things running. This type of insurance may also help you secure rental income from tenants who are unable to pay.

Protection from specific threats. Property insurance doesn't cover anything. Make sure that you read your policy closely and be sure you have coverage for other specific threats. If your building needs protection from natural disasters like floods or earthquakes, for example, you might need a separate policy.



LANDLORD INSURANCE

If you're looking for a comprehensive policy, you may be able to find a provider who offers collective "landlord insurance," which offers coverage in several areas, including the four listed above. For the most part, these insurance policies are flexible; you can choose the types of coverage and extent of coverage you need, so you can protect yourself from the majority of threats, while still staying within your budget. If you're interested in this type of insurance, please contact your agent at Corcoran & Havlin today!

RENTER'S INSURANCE

It's also important to keep in mind that your property & liability insurance policies won't protect any of your tenant's possessions. For example, if leaky plumbing causes water damage to a tenant's television, your insurance policy may not cover the damages (although it may cover you, if you have liability coverage). For situations like that, you would want to be sure that your tenants have a renter's insurance policy.

CONCLUSION

While as a landlord, you aren't required to have insurance by law, it's well worth the investment. At the very least, you should have property insurance to protect your building and a liability policy to protect yourself in the event of tenant-related damage. Each new policy will only slightly increase your monthly premiums but may offer substantial additional coverage down the road. So plan conservatively, and protect your investments as comprehensively as you can afford to. One enormous loss could be enough to abolish any profit you'd make.

Agency News

Corcoran & Havlin welcomes **Viada Potz** & **Jessica Schneider** to its Commercial Lines team.



Viada Potz started her insurance career in April 2015 with WT Phelan Insurance Agency, as an office administrator. She later moved to a Commercial Lines Account Management position. She joined the Corcoran and Havlin commercial team in February of 2019, as an account manager. Viada is originally from Sochi, Russia, where she self-published and did the photography for the travel guide of her hometown "Sochi 2014: Guide and Travel Tips to my Hometown." She lives with her husband and two young children.



Jessica Schneider has been with Corcoran & Havlin since 2016, starting as the receptionist. She recently joined the Commercial Lines team as a processor. Jessica is a graduate of the University of Tampa with a degree in Media Arts & Communication. She lives in Dedham, MA.

Mathew Darby has moved from a position as a Commercial Lines processor to a Commercial Lines account manager. He graduated from Westfield State University in 2013 with a degree in Business Management. He started his insurance career in early 2014 with Goji Insurance, working as sales agent and later joined Corcoran in September 2016. Mathew is originally from Enfield, CT, and now resides in Hudson, MA.



Congratulations to Corcoran & Havlin's Benefits Team Member, **Brian Foley**, who was recently recognized by Cross Insurance as one of the **Top Producers of 2018** in the Cross network.



Corcoran & Havlin **President, George Doherty** recently presented Babson College M.B.A. students a seminar focusing on Insurance's Issues with Real Estate development and acquisition.