



Managing your risk, protecting your interests.



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BIG NEWS!



Corcoran & Havlin has been awarded the **2015 Reader's Choice Award** for the 12th year in a row!

Not only did we win as a local favorite, but because of customers like you, we were also awarded the title of **Regional Favorite!**

MANAGING LIQUOR LIABILITY RISKS:



Liquor Liability
Because one drunk patron can ruin your business

If your establishment serves alcohol, your business may be held accountable for any death, injury, or other damages caused by an intoxicated patron. Failing to act responsibly when serving alcohol can result in expensive civil and possibly criminal litigation, as well as

finances, increased insurance rate, loss of your liquor license, or the loss of your business. *Here are some steps you can take to help educate and train your staff on appropriate serving:*

Know your state law:

Liquor liability laws vary by state and even local jurisdictions. Make sure you know the laws at your location before you begin operations.

Know the signs of intoxication:

Make sure your staff can identify the red flags (i.e. difficulty walking and/or speaking, impaired hand eye coordination, etc.).

Provide staff training:

Employees who serve alcohol should be trained on all liquor laws, how to verify age, signs of intoxication, indicators of purchasing alcohol for minors, how to refuse service, & the consequences of not enforcing/following company policy.

Have a written policy:

Documentation outlining your policy is fundamental to controlling liquor liability exposure. A policy should state management's objectives, expectations, and processes to ensure responsible serving. Make sure each employee has a signed acknowledgment of this policy in the company file.



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The Importance of Employment Practices Liability (EPL)

By: David Greenaway
Senior Risk
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6 Types of Insurance to Protect Your Business!

1. Professional Liability

Covers a business against negligence claims due to harm that results from mistakes or failure to perform.

2. Property

Covers equipment, signage, and furniture in the event of a fire, storm or theft.

3. Workers' Compensation

Covers medical treatment, disability and death benefits in the event an employee is injured or dies as a result of his work with that business.

4. Product Liability

If your business manufactures products for sale on the general market, product liability insurance is a must.

5. Auto

If company vehicles will be used, those vehicles should be fully insured to protect businesses against liability if an accident should occur.

6. Business Interruption

Compensates a business for its lost income during time following a disaster & catastrophic event.

The increase in employment-related litigation over the past several years makes Employment Practices Liability (EPL) insurance an essential coverage for companies of all sizes and industries. Every company with employees faces a great deal of exposure under the Fair Labor Standards Act, and EPL insurance affords coverage for settlements, judgments and legal defense costs in employment related lawsuits. These lawsuits could be brought by employees, former employees, or even potential employees alleging discrimination, harassment, failure to employ or promote, wrongful termination, and



other employment related allegations. Coverage can also be extended to cover claims made by third parties such as customers or vendors. In the litigious environment that we live in, EPL insurance is essential to mitigate the potentially devastating financial impact employment related claims and lawsuits can have on your organization.



If you would like to explore EPL coverage options for your company, contact your dedicated Corcoran & Havlin Account Manager for a quote. •

Meet the Newest Members of the C&H Commercial Team

KEN SULLIVAN began his insurance career in 2015 with the Kapiloff Insurance Agency in Keene, NH working as a processing intern while in school. He graduated from Keene State College in 2015 with a degree in economics and a minor in management. After graduating, he accepted a full time role as a small market account manager at Kapiloff Insurance Agency, and later joined Corcoran in March 2016. Ken is originally from Westford, MA and now resides in Framingham, MA.



THERESA RAIMONDI has worked in insurance for 28 years, in a multitude of states. In 2014 she received her Paralegal Certificate and is currently pursuing a degree in Business Administration at Post University. Theresa is originally from New Jersey and recently relocated to Massachusetts with her daughter, Amy. She now resides in Taunton, MA.



Did you know **Corcoran & Havlin** is on **Facebook**? Become our fan for up-to-date news and articles relating to your insurance needs.

DISTRACTED DRIVING:

⚠️ A Risk to Your Business? ⚠️

Every distracted driver on the road holds a potential risk to their employer. Businesses can be held legally accountable for negligent acts, which include distracted driving-related accidents that employees may have while “on the job.”

Whether your company operates a fleet of vehicles or just one, distracted driving can present financial and safety-related risks for you and your employees. •

Develop, implement and enforce a policy in your workplace to prohibit distracted driving!



3 MAIN TYPES OF DISTRACTIONS



Visual:

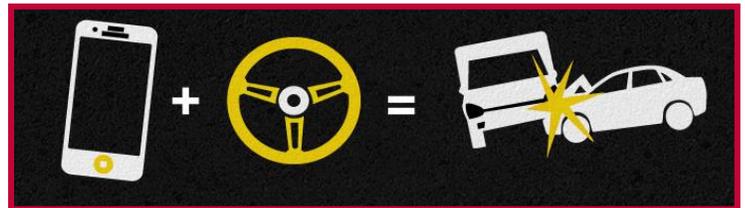
When you take your eyes off the road

Manual:

When you remove your hands from the wheel

Cognitive:

When your mind is preoccupied with a non-driving task.



IS YOUR BUSINESS COMPROMISE READY?

All companies depend on data to run successfully. But what happens if a business compromises this data? Incidents don't discriminate - they can affect all industries and can be a costly problem.

Causes of a data breach can vary; from an unsuspecting employee replying to a phishing message, to a lost unencrypted device, to a hacker stealing data from a magnetic stripe. While human error continues to be a considerable source, this year most incidents were the results of phishing, hacking, or malware.

Your business may experience a serious data breach even if you do not store cardholder data after a transaction. Smaller businesses face a higher risk of a security breach, due to the expectation that their security will be lax.

A breach doesn't need to be confirmed to turn your business upside down. Financial costs of a breach can be high, but the nonmonetary penalties can also be damaging. Many customers don't want to work with an organization that's dealing with a security breach.

Although incidents are unavoidable, this does not mean you shouldn't work to stop them. There are a few things you can do to protect yourself, your business, and employees. •



What can you do?

- ✓ Beware of unsolicited or suspicious e-mails
- ✓ Install anti-malware software
- ✓ Change passwords regularly
- ✓ Routinely back up data
- ✓ Enforce data security policies
- ✓ Educate employees

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George Doherty

Denise Donohue

Ken Doucette

Debi Drury

Beth Eyster

Tamara Georgacopoulos

Tim Graham

David Greenaway

Alan Heinlein

Jack Keefe

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