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**CORCORAN & HAVLIN
INSURANCE GROUP**

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RISK ADVISOR

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

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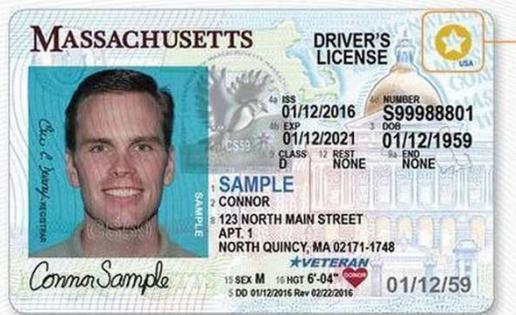
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REAL ID Enforcement in Massachusetts

Starting on October 1, 2020, a standard Massachusetts driver's license will no longer be sufficient for anyone aiming to fly domestically, enter federal buildings or gain access to nuclear facilities. Only licenses that are compliant with REAL ID will allow people to be granted access to flights and those facilities. In order to receive this new ID, much more documentation is needed. State residents will need to be able to show proof of the following:



- A Social Security Number: a Social Security card or a pay stub/tax form
- Proof of US Residency & Date of Birth: a passport, birth certificate or immigration form
- Two proofs of Massachusetts state residency: Utility bills, pay stubs, bank statements, etc.

REAL ID's were created as a part of the Federal REAL ID Act of 2005, which was a response to the attacks on September 11th. They were established as a way to ensure safety of travelers by making it more challenging

for terrorists to obtain identification. The new REAL ID's will be distinguished from standard ID's by a small star in the upper right corner. ID's that do not qualify will be marked as non-compliant. As of right now, 29 states comply with these federal regulations, including Connecticut, Vermont, and New York.

Questions & Answers

What will a REAL ID cost me?

If you already have a valid ID and wish to convert to the REAL ID, the cost is \$25. Otherwise, if you're applying for an ID for the first time, it will cost the same as a standard license - \$50. In order to get a REAL ID, you must go to the RMV and complete the transaction in person. Visit mass.gov to find the RMV location nearest you.

Do I need a REAL ID right away?

No. If you currently have a valid driver's license or state ID, it will remain valid until its expiration date. You will be able to fly with that ID until October 1, 2020. After that point you will need a REAL ID or valid passport to board any flight.

Pro Tips:

- Documents must be originals & they cannot be laminated.
- Passports must be issued for more than 6 months to be considered 'valid.'
- Documents cannot double-dip (ex. You cannot use your pay stub to prove both MA residency & your SSN).
- If your name is different than the one that appears



Do I even really need a REAL ID?

If you don't fly, or visit federal or nuclear facilities, you do not need a REAL ID. If you have a valid passport (or passport card), that document can be used to gain access to flights & the aforementioned facilities. If you are someone that flies, or accesses these facilities regularly, having the REAL ID may be more of a convenience than having to carry your passport with you. Minors (under 18) that are flying with a companion do not need a REAL ID.

- on your documents, you must prove the legal name change (ie. Marriage license, divorce decree, etc.).
- Proofs of MA residency must be dated within 60 days.
- If you're a AAA member, you can get your REAL ID at many AAA locations.
- Visit mass.gov/ID to start your application online and save time & the registry!

Agency News



Corcoran & Havlin recently welcomed **Marisol Donovan** as our new Office Administrator. Marisol brings many years of experience dealing with accounting & operations management. She graduated from the University of Connecticut in 1992 with a Bachelors of Arts Degree in

Spanish Literature & Accounting. She's currently in the process of completing a Graduate Certification in Accounting as well as an MBA. We're excited to welcome her aboard!

Marina Tighe joined the Corcoran & Havlin Team in January as our newest Receptionist. Marina resides in Norwood, MA, where she graduated from Norwood High School in 2015. She is currently pursuing an Associate of Science Degree in General Business from MassBay Community College. Next time you stop by our Wellesley office, be sure to say hello!



MA – New Distracted Driving Law

This past summer, Maine became the fifth state in New England to ban the use of hand-held electronic devices for vehicle operators, leaving Massachusetts the only state in the region without a comparable law. This all changed in November, when Massachusetts Governor, Charlie Baker signed legislation that says that **no** motor vehicle operator may use **any** electronic devices while driving, **unless** the technology is used hands-free. This new law, which also applies to cyclists, aims to substantially reduce distracted driving & would hold drivers accountable for when they are looking at an electronic device, rather than the road.

Punishment for first-time offenders comes in the form of a \$100 fine. A second offense will set you back \$250. Any offenses from there on out will result in a \$500 fine (for each offense)!

The law is due to take effect on February 23, 2020. While drivers get accustomed to the new ban, police officers will only issue warnings for these violations until March 31.

"Distracted driving is an epidemic, and this bill will save lives. Further, by updating our data collection laws, we will better understand and improve our communities' interactions with public safety officials."

Senator Joe Boncore, Chair of the Joint Committee on Transportation



As with most rules, there are always exceptions. If your vehicle is stationary & not in a travel lane, you are still able to use your phone. Handheld phones are also allowed in emergency situations. If you're using your phone for navigational purposes, you will still be able to look at the screens, as long as the device is secured to the windshield, dashboard, or center console – in a way that doesn't impede the operation of the motor vehicle.

Police officers will be required to collect data (age, race and/or gender) of individuals who they have issued warnings or citations to. Any police departments that are discovered to have taken part in racial or gender profiling for these violations will be required to attend bias training.

Assessing your Business's Risks

In order to have a successful, reliable business continuity plan, you must first assess the risks that your business might face. Companies who take into account what types of events are more likely to occur, are better able to handle disaster responses, should the situation arise. These are the businesses that also will yield the best returns on investments & remain better positioned when recovering from a disaster.

The most common threats that leave businesses vulnerable are:

- **Natural Disasters:** Includes tornadoes, hurricanes, floods, earthquakes, lightning strikes and wildfires.
- **Manmade (or Technological) Events:** Includes fires/explosions, industrial accidents, chemical/hazardous material spills, communications/utility outages, system disruptions and transportation accidents.
- **Malicious Attacks:** Includes terrorism, bomb threats, vandalism, protests, robbery and armed intruders.
- **Cyber Attacks:** Includes denial of service attacks, computer viruses or worms and cyberterrorism.
- **Loss of Workforce:** Includes long-term illness or disability, epidemics, worker strike and fatalities.
- **Supply Chain Disruptions:** Includes counterfeit parts, transportation disruptions, and regulatory requirement violations.
- **Human Error:** Includes poor training and maintenance, carelessness, misconduct, fatigue, substance abuse and counterfeit parts.

Trying to determine what the biggest risks to your business are? Consider the following:

- **Historical:** What's happened in your community, neighborhood or facility before?
- **Geographic:** What's your proximity to flood plains, airports, etc.?
- **Physical:** Is there something about the construction or design of your office or facility that might make your business especially prone to a certain kind of event?
- **Organizational:** What is it about your employee, operational or technological infrastructure that might make your business especially prone to a certain kind of event?
- **Regulatory:** Is your industry or business required or mandated to prepare for any hazards?



Top 10 Costly HR Mistakes

Human Resources (HR) plays a crucial role in all businesses. Any mistakes that are made in this department have the potential to be high-impact. By being proactive in identifying potential HR mistakes before they become serious problems, you can help protect your business against costly legal claims.

1. Out of Date Employee Handbook or No Handbook at all
2. Having "Favorites" in the Workplace (& Treating them that way)
3. Withholding Praise & Constructive Feedback
4. Keeping Poor Employment Records
5. Making All Staff "Salaried"
6. Thinking that Some or All Employment Laws Don't Apply to your Organization
7. Hiring Too Fast & Firing Too Slow
8. Failing to Properly Address & Document Performance Problems
9. Asking Whatever you Want in an Interview
10. Not Having Applicable Job Descriptions



Commercial Vehicle & Trailer Inspections

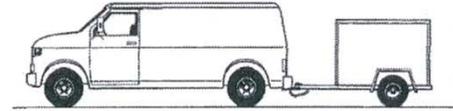
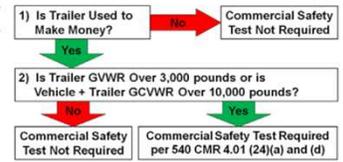
All commercial vehicles, trailers and converter dollies are subject to Massachusetts Commercial Motor Vehicle inspections. The Federal Motor Carrier Safety Administration (FMCSA) accepted the MA Commercial Motor Vehicle Inspection as equivalent to the annual "DOT" inspection. This means if you're your commercial vehicle and/or trailer have a state safety inspection, it isn't necessary for you to also have a separate "DOT" inspection.

Trailers that require an inspection will need a Vehicle Identification Number (VIN) attached to the tongue of the trailer. If your trailer exceeds 3,001 pounds, this VIN number must be assigned by the manufacturer, or have a Massachusetts-assigned VIN number. If your trailer is in need of a MA assigned VIN number, contact the Massachusetts State Police to make an appointment. If your trailer is 3,000 pounds or less, a new rule (as of November 12, 2019) states that these trailers that do not have a VIN number will be given a "Pseudo VIN" by the RMV. This number will appear on the 2020 trailer registration renewal & will begin with the letters "MATR" followed by 13 digits. Before the trailer is inspected, the assigned VIN must be machine-stamped, die-punched, etched or otherwise attached to the trailer tongue. It should be placed in an easily accessible area (or onto a plate) and permanently attached.



Vans/trucks and trailers require Commercial safety inspections when:

- 1) Trailer has a manufacturer's gross vehicle weight rating (GVWR) over 3,000 pounds; or
- 2) Gross combination weight rating (GCVWR) of the van/truck and trailer is over 10,000 pounds



e.g., If Vehicle and Trailer GVWR
GVWR = 9,000 lbs., = 1,500 lbs.

Then GCVWR is over 10,000 lbs. Both Van/Truck and Trailer Require Commercial Vehicle Safety Inspection

Winter Weather Damages

There are many types of perils that come with winter weather – freezing temperatures, snow accumulation, icy roads, frozen pipes & power outages are just a few! Unfortunately, there's no single policy that will protect your property from all of these perils. To find the coverages needed for your business (and if you need a little extra coverage), it's important to be aware of the different risks facing your business.

the building (above 55 degrees), shutting off the water, draining the pipes, etc. are some things to keep in mind. Many insurance policies have requirements for preventing losses so that maintaining heat is always required. If you fail to comply to these regulations, your damages may potentially not be covered by your insurance policy.

- Add extra insulation in your attic or surrounding areas
- Have icicles, ice and snow removed from your roof before it begins to build up
- Install an ice melting system



A common source of winter weather damage comes from flooding. New England is known for its crazy weather – some days it's snowing, the next it's 50 degrees.

Days with rapid temperature fluctuations can cause snow to melt in a short amount of time, which can lead to flooding. This can often catch people off-guard and many times, under insured. Standard insurance policies don't cover damage caused by floods. In the event that your property experienced a flood, you would only be protected if you had a separate flood policy for the property, through the National Flood Insurance Program (NFIP).

Standard policies will also not cover damages that resulted due to the insured's negligence. If your property is not used during the winter months, take proper precautions to ensure that the property remains protected. Things like maintaining the heat in the building (above 55 degrees), shutting off the water, draining the pipes, etc. are some things to keep in mind. Many insurance policies have requirements for preventing losses so that



MOST COMMON PROPERTY DAMAGES IN WINTER (& HOW TO PREVENT THEM)!

Roof collapse – When there are heavy amounts of snow adding extra weight on your roof

- Have your roof shoveled off frequently by a professional
- Trim any tree limbs or branches that could fall onto your roof or garage

Ice dams – Can cause water to leak through your ceilings & walls

Frozen pipes – Can lead to flooding if they burst

- Keep your heat on at least 55 degrees Fahrenheit at all times
- Wrap your vulnerable pipes using UL-listed heat tape
- Shut off your water and drain the pipes

Power outage – Can occur when the weight of snow or heavy winds causes fallen tree

- Always be ready with adequate 'emergency supplies' in case you are 'snowed in' and cannot leave your property safely

IF YOU SUFFER A LOSS:

Cold weather and winter storms are major causes of business interruption. These interruptions can affect businesses of every size. If your business suffers a loss, try to contact your insurance agency as quickly as possible, once you discover any damages caused. Explain what happened and what damages have occurred. Be detailed when going through the damage with the claims adjuster. Make sure to show them all the damage. You should also be sure to save copies of any receipts or invoices for emergency repairs. (This information should also go to the claims adjuster).