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**CORCORAN & HAVLIN  
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# RISK ADVISOR

Winter 2021 Edition

A publication of the  
**Corcoran & Havlin  
Insurance Group**

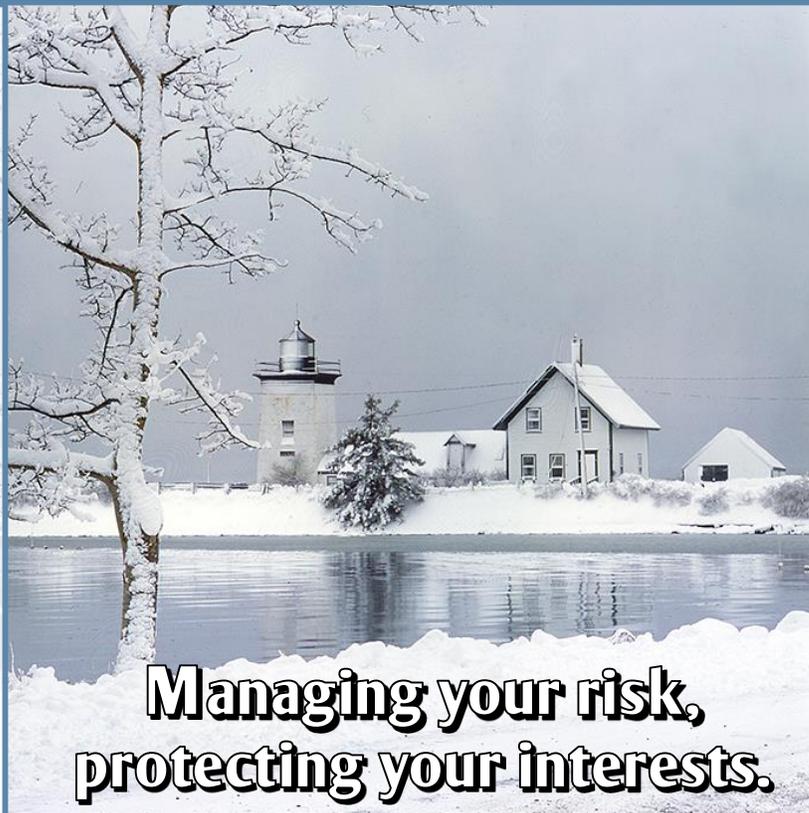
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# LOSS PREVENTION TIPS FOR VACANT PROPERTIES

The COVID-19 pandemic has forced many businesses in the United States to shut down for extended periods of time in hopes to slow the spread of the virus. This has caused many commercial real estate spaces to become unoccupied – and these unoccupied spaces present an abundance of challenges. These properties are more prone to damage caused by vandalism, theft, water damage, freezing pipes, animal infestations, and glass breakage.

## 5 Steps to Take During a Shutdown:

- 1. Monitor Buildings** – It's a good idea to utilize both humans & technology to monitor your property. Guards can inspect the interior & exterior of the building. You should have a selected employee inspect the property daily for any potential issues. Remote electronic monitoring systems, like fire & intrusion alarms and closed-circuit television systems allow you to have added protection.
- 2. Schedule Regular Building Maintenance** – Shutting down machinery & utility systems reduces the chance of potential physical damage, but these systems may still fall vulnerable to deterioration or corrosion. There are also some utilities that are required to remain active.
- 3. Maintain Routine Management Programs** – Even though your property may be vacant, some may still require ongoing management programs, like housekeeping, fire protection impairments, and emergency response plans. Make sure to have plans in place
- 4. Plan for Emergencies** – Natural disasters don't care if your property is vacant – they can still fall victim to events such as floods, fires, hurricanes, and earthquakes. Review your response plans as the reduced people on your property may negatively impact your response plans' effectiveness. After any severe weather event, be sure to inspect your property.
- 5. Notify Emergency Personnel** – Notify the dispatch center for your local emergency services. Inform them that your building will be unoccupied and provide them with your contact information.



## 5 Tips for Reopening:

### 1. Establish a Procedure for Restart of Processes & Equipment –

Use qualified staff or contractors when necessary (plumbers, electricians, etc.) when reopening.

### 2. Review Legal Documents –

Prior to start-up, complete any legally required actions on equipment such as elevators, escalators, water heaters, lifting equipment, etc.

### 3. Monitor Environmental Conditions –

Be sure that the conditions of the environment (like humidity & temperature) are conducive to the reactivation of your systems. Remember to control contaminants like dirt & dust.

### 4. Be Prepared to Interrupt the Start-Up –

Watch all systems for any abnormal conditions. If you experience any circuit-breaker trips, heating, sparking, vibrations, noises or odors, shut down the system & correct the problems before continuing with the restart.

### 5. Oversee Operations for 24 Hours –

Once systems are up & running, continue to monitor them for any signs of abnormalities.



# THE DANGERS OF SNOWMELT & FLOODING

Throughout winter, and even into spring, snowmelt will presents significant flood danger to a myriad of homes and businesses across the country. When snowmelt occurs at a rapid rate, which can caused by many factors, it can lead to flooding.

Snowmelt normally creates floods when there has already been a good amount of moisture dropped on a given area. If there is ice or packed snow on the ground, warmer days will cause a lot of runoff, and any building could be at risk of experiencing flooding. Big differences in temperature can also lead to flooding before spring even begins. Buildings that are located close to bodies of water are already more prone to flooding risks. When snowmelt is added into the equation, running water rises at a far faster pace than when there is little rain.



Imagine a river with layers of ice and snow on the surface. Now imagine that ice and snow melting while, at the same time, a rainstorm occurs. The addition of heavy rain accelerates the melting of the snow and ice that

adds to the already high river level. Even with a light rain storm there is potential for severe flooding.

Ice dams can also lead to localized flooding, especially if the dams thaw and hang from the gutters. This places them directly over the perimeter of the building's foundation, so when they melt, they could lead to an increased flooding threat in the basement.

If the roof of your building accumulates snow, remove its quickly as possible. Clear the gutters to prevent ice dams, and be sure that any additional snow is brought far enough away from the home to prevent flooding once melting commences. Gutters should be checked for problems with drainage throughout the winter.

Most business and homeowners insurance policies don't cover financial losses created by floods. If you would like to learn more about flood insurance or are interested in purchasing a policy, please contact your **Corcoran & Havlin Account Manager**.

## DID YOU KNOW?

**Snowmelt flooding doesn't just occur outside. As spring temperatures begin to rise and the thaw sets in, pipes (and appliances) have a tendency to drip or leak. These leaks can result in costly repairs!**

# WINTER DRIVING SAFETY

Driving in winter weather can be a challenge even for experienced drivers. Snow and ice require careful driving and special preparations for your vehicle.

## Ready Your Vehicle:

Regular tune-ups & maintenance are the keys to safe driving year-round. In winter, pay special attention to your car's battery, tires, wipers, & other systems that can take a beating. Snow tires should be installed before snow begins to fall. Before driving, clear snow & ice from the top of your vehicle, as well as the windows, sensors, & lights.



**Ready Yourself:** Drive slowly! It's harder to stop your vehicle on an icy or snowy road. Leave more distance between you & the car in front of you so you'll have enough time to stop. All cars handle the snow differently, so be familiar with how yours reacts to winter weather driving conditions. Allow yourself more travel time, as you'll be driving more slowly in inclement weather.

**Ready for an Emergency:** Collisions can happen - even if you and your vehicle are prepared. Vehicles can break down. Make sure your vehicle has necessary supplies to help get you out of trouble or to keep you safe until help arrives. Keep blankets, flashlights, jumper cables, and flares in your vehicle.

(If you don't need them, they can always be used to help someone else in need!)



**Safe Driving - Wintertime or Otherwise:** While winter driving demands special care, safe driving is a year-round habit. Everyone in your vehicle (including yourself) should be wearing seat belts, at all times. Never drive after drinking. Never drive when distracted by an electronic device or anything else (Remember - a 'hands-free' driving law went into effect in MA last February).

# REGISTRY OF MOTOR VEHICLES UPDATE : *In-Person Transactions*

The Massachusetts Registry of Motor Vehicles has been taking important steps to support the work that has been underway for the past few months across the state's government to keep residents safe and healthy in the wake of the COVID-19 pandemic. One of the most effective steps has included limiting customer visits in both Service Centers and AAA offices. Currently, the RMV has a strict **no walk-in policy** at all Service Centers that are open to the public. Reservations are only available for certain transactions that can't be completed online, by phone, or by mail.

If you need to complete a transaction in-person, you are required to make a reservation online. Upon making your reservation, you will be sent a confirmation e-mail that must be shown on arrival at your designated Service Center (at the designated time). Customers that arrive without an appointment will be asked to leave and make one online, to return at a future date. The reservation calendar will show both available & unavailable dates for booking appointments. If there are no appointments available, please check back later as appointments may open up in the future.

Those who have an appointment are urged to arrive on time and prepared for their visit at their selected location. Customers who make a reservation are the only ones allowed in the Service Center - any family and/or friends must wait outside. (There is an exception for Learner's Permit applicants who are allowed a parent/guardian to accompany them).

Keep in mind that the RMV is processing commercial registration renewals on the same day they are received. However, due to mailing delays with the U.S Postal Service, it is taking longer than usual for customers to receive their new registrations and decals in the mail.

# Ice isn't Nice

▶ Ice dam prevention tips

## How does an ice dam form?



### Be on the lookout for ice dams if:

- Temperatures are below freezing
- Heavy snow is on the roof
- Many icicles are hanging from eaves and gutters

## Signs of damage

- Water-stained ceilings and walls
- Dislodged shingles and sagging gutters
- Damp attic insulation
- Decayed structural framing
- Mold and mildew

## Prevention tips

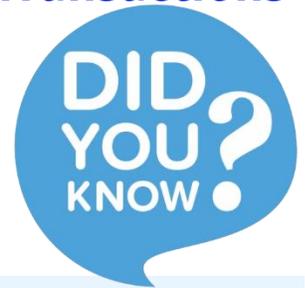
- Insulate and ventilate attic well
- Remove snow from edges with a roof rake
- Hire a professional to help remove snow from higher roof areas

## Removing ice dams

- Contract a licensed, insured professional
- Don't attempt to chip away at ice dams on your own, as this can cause more damage or injury



can't be completed online, by phone, or by mail.



**More than 40 transactions can be completed using the RMV's online service center.**

**All MA Commercial Drivers Licenses & Learner's Permits that expire between 3/4/2020 and 2/27/2021 have been extended until 2/28/2021.**



REGISTRY OF MOTOR VEHICLES

## the COMMERCIAL LINES TEAM

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Denise Donohue

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Jane Loomis

Beth McDonough

Rob Mattson

Gary Nagle

Megan Peterson

Vlada Potz

Mark Sawyer

Jessica Schneider

Rick Weden



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# THE INCREASING IMPORTANCE OF CYBER SECURITY

A new report released by the Joint Cybersecurity Advisory, which is made up of several federal and state agencies, including the FBI, states that cyber-attacks targeting K-12 schools have been on the rise. These instances have led to ransomware attacks, theft of data, and disruption of distance learning services.

Ransomware attacks on schools have increased to 57% of all incidents reported in August and September, compared to 25% of all incidents reported in January through July. While cyber-attacks, especially those involving ransomware, have increased significantly during the COVID-19 pandemic across all sectors, educational institutions have been particularly vulnerable as targets for attackers.

Schools often don't have the necessary funding or the skilled personnel that many larger organizations have to continuously examine and improve their defenses. Due to this, many schools have made basic security errors, or are even using outdated technology with unpatched vulnerabilities. This basically props the door open for scammers & hackers.

While cyber-attacks have made educational institutions particularly vulnerable targets, these kinds of attacks have increased significantly across all sectors during the COVID-19 pandemic. With the onset of the COVID-19 crisis, businesses

were forced to rapidly change or expand their remote IT capabilities to allow employees to work from home. Due to the proliferation of access points, increased reliance on personal devices, and erosion of central data controls, new network vulnerabilities were born. As a result, there has been an increase in cyber-attacks in the last few months,

and this trend will likely continue for the duration of the pandemic.

There has been a significant increase in two types of cyberattacks this past year. Ransomware attacks, where hackers use malware to encrypt a company's data, then demand payment through cryptocurrency to provide decryption keys, and fraudulent transfer schemes, where hackers send fake emails to targeted employees to persuade them to transfer funds to offshore accounts. These



events may not fall within the standard insuring agreements and often must be added by endorsement, and the specific wording of the endorsement could determine whether coverage is available.

Cyber insurance plays a critical role in mitigating the business risk of a cyberattack. A well-crafted policy can protect a policyholder from large amounts of financial exposure resulting from a data breach. Most cyber policies contain these essential coverages:

- **Data Breach Expense:** Covers standard breach response costs to retain attorneys and forensic investigators and to notify customers whose personal information has been compromised.
- **Privacy/Network Security Liability:** Covers the defense and settlement of class actions and third-party claims.
- **Regulatory Claims:** Covers legal fees to respond to government investigations, as well as civil fines, penalties, and settlements.
- **Network Interruption:** Covers lost profits and extra expenses resulting from a network shutdown.

COVID-19 continues to present a range of challenges to businesses across the country, but rest assured that we're here to help. **If you have questions on your current Cyber Liability coverages, or are interested in a policy, contact your Corcoran & Havlin Account Manager today!**

## AGENCY NEWS



Corcoran & Havlin recently welcomed our newest **Commercial Lines Account Manager, Alysha Lavatori**. Alysha joined our agency in November, where she trained in-office with our skeleton crew, as well as virtually, with employees working remotely.

She began her insurance career in 2003, in Connecticut after graduating from Central Connecticut State University. Alysha has worked as an Account Manager on the Commercial Lines side, as well as Personal Lines.

When she is not in the office she enjoys spending time with her husband and three children. She enjoys running, hiking and spending time around water.

**Thank you to our valued customers for once again voting us #1!**



**Please Note: In-Office meetings are currently by appointment only:**

- Please contact your Account Manager if you wish to visit any of our offices.
- Facemasks are required for any in-office appointments.

Adhering to these guidelines and requirements will help us keep each other safe during these unprecedented times.

Thank you in advance for your anticipated cooperation.