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RISK ADVISOR

Winter 2016/2017



**CORCORAN & HAVLIN
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Managing your risk, protecting your interests.

CYBER LIABILITY INSURANCE

Is your business protected from a data breach?

Organizations & businesses of all sizes (even those with sophisticated systems) are at risk of coming under these kinds of attacks. In recent years, personal information has been increasingly stored in electronic form. This increase in relying on electronic communication has made it easier for personal information to be compromised.

When your business gets hacked, it can cause a number of problems including inconvenience & lost productivity. If a network is compromised, business may need to shut down until repairs have been made. There are also the additional costs that will be needed to repair your corrupt system & to prevent future attacks. If any client's personal and/or confidential information is leaked, this could be used for identity theft. Your company would face the liability for that. All of these things can lead to damaging your businesses' reputation and could end up in

lost business.

Breaches don't always need to come from outside the company; human error accounts for a significant amount of cyber issues each year. This could be anything from an employee leaving a computer unattended to someone disposing of material in an improper way. Another instance of human error would be if an employee were to send an e-mail containing sensitive information to an unintended person.

Most businesses are familiar with their commercial insurance policies, which provide general liability coverage to protect the business from property damage or injuries. However, most standard commercial lines policies **do not** cover many cyber risks. Your general liability policy won't help you to regain any losses or legal fees that may have been associated with your breach. In order to cover these types of risks, you

need to purchase a **cyber-liability policy**. In the event of a data breach, it's important to respond the situation quickly. If you would like more information about **Cyber-Liability Insurance**, contact your account manager at *Corcoran & Havlin* today.



Ways to Prevent Cyber-Attacks:

- Encrypt your data
- Secure your hardware
- Lock your network / keep computers password protected – prevent unauthorized use
- Use anti-malware/anti-virus protection
- Educate your employees
- Hire security
- Use strong passwords
- Shred documents that contain sensitive information

OPENING & CLOSING SECURITY

Late night and early morning shifts are expected quiet times for a business, but it's actually the time you're most vulnerable to break-ins and other kinds of criminal activity. Having specific opening and closing procedures can help to protect both your employees and business.



When developing opening and closing procedures, consider these things:

- Before entering the building, have a manager drive around the premises and check the location for any suspicious activity.
- Keep doors locked until opening time.
- Offer training for safety and security to your staff.
- One hour before closing, have employees move their cars closer to the door.
- Try to have at least 3 people working from open to close (including a manager). Think about whether you need a security guard as part of your opening and closing team.
- Make sure the building is empty before locking up. This includes checking areas that a person may be hidden in, including bathrooms, closets and storage areas.
- Count money in an office, only after all customers and employees who aren't closing have left.
- Arm any necessary alarms and turn off lights before leaving.
- Once the doors are locked, do not allow anyone inside.
- Ensure that no employees stay at the business location alone.

PERSONAL CARS FOR BUSINESS USE

There are many difference instances where an employee may drive their own car to do a business-related activity. These can include anything from visiting clients or making deliveries to traveling between worksites or stopping to pick up coffee & bagels for a meeting. Driving a personal auto instead of a company owned car might seem to lessen an employer's liability, but companies can still be held partially accountable for damages in the event of an accident. If an employee caused any injuries to a third party during work time, the employer would be considered "vicariously liable." If an insurance company finds that the individual was driving for business, they may take action against the employer for subrogation purposes.

If your employees will be driving their own vehicles for work, there are some things you can do to lessen your risk.

- 1. Check Applicants' Motor Vehicle Records:** Before hiring for positions that require driving, check their driving records for any tickets or accidents they may have been involved in. Avoid hiring someone with multiple violations.
 
- 2. Purchase Hired & Non-owned Coverage:** If there's an accident, these policies supplement the driver's personal auto policy (typically activated first). These policies protect only the company, not the car or the driver.
 - a) Hired:** for situations where vehicles aren't owned by the company or the driver
 - b) Non-owned:** protects the company against liability when cars that are owned by employees are used to conduct business.
- 3. Use a Personal Auto Policy:** Some employees may have a personal auto policy that only satisfies the minimum state requirements. If you have employees who are driving for work, require them to carry a personal auto policy with at least \$500,000 in liability coverage. This would serve as



your first layer of liability coverage. Make sure employees know to notify their employer if they are involved in a work-related accident, their personal policy will kick in first.

- 4. Use a Company Policy to Reduce Risk:** Distracted driving accidents can have serious consequences for companies. It's essential for businesses to adopt a safe driving policy that stresses the importance of attentive driving & restricts the use of cell phones. This policy should also clearly state when use of a personal vehicle will be allowed. **Employees driving personal vehicles should be required to provide:**

Proof of a driver's license	Motor vehicle safety inspection certificates
Copy of insurance certificates	List of all prescribed medications

WINTER SLIPS & FALLS

During the winter months, snow, sleet & rain can make your place of business slippery and difficult to navigate for employees, customers, and visitors.

Even if your business isn't responsible for fall-related injuries that occur on a public sidewalk, you may be liable for injuries that occur on walkways that are used solely to enter or leave your business. Removing snow & ice in the proper fashion is an important way to reduce the likelihood of slips, falls, and related injuries.



- 1. Have a plan:** Determine who is responsible for snow & ice removal. Be sure to clearly outline timing, activities & what equipment is to be used.
- 2. Remove ice & snow:** Before the storm, apply rock salt or some deicing chemical. Plow & shovel during and after the storm. Add sand or other friction additive to heavy-pedestrian areas.
- 3. Treat surfaces regularly:** During the storm, regularly check & retreat surfaces. Wet surfaces can become icy overnight, so be sure to reapply any deicing agent in the morning. Continue to reevaluate & treat surfaces until the pavement is dry.
- 4. Don't neglect your entryways:** Slipping and falling can occur inside your building as well. Installing a canopy over your entrance will limit the exposure to the elements. Place rugs down near entrances to absorb water, snow and mud (all potential slipping risks). If any moisture is tracked inside, be sure to immediately wipe up & apply appropriate signage to indicate the wet floors.

ARE YOU WINTER-READY?

Cold weather and the effects from winter storms are a major cause of business interruption. Mother Nature doesn't discriminate. Winter-weather related damages can affect businesses of all kinds, regardless of the size or type. When the day to day functions of a business are interrupted, profits become affected. Once damage occurs, managers and business owners are left to deal with the consequences. Continuing to run a business will take a back seat to having to deal with the repairs. Maintenance and preparation are keys to protecting your commercial property.

The safety of your employees is something else that needs to be considered during inclement weather. There may be some days where your business will not be able to open due to weather. It could be dangerous for employees and customers to be out on the roads, trying to make it to your business. If you do need to close your business, you should have a system in place to notify employees. If your business remains open during a snow event, make sure you have plans for snow and ice removal. A parking lot filled with snow and icy pathways are huge liabilities.



>> develop a business continuity plan

A business continuity plan focuses on different kinds of risks that could happen and how you'll respond, while keeping your business running as efficiently as possible.

- **Identify Potential Risks** In addition to making a list of different risks that your business faces, also use this step to survey your property. See if there are improvements that you can make that could potentially decrease damages from future weather conditions.
- **Calculate the Cost of Business Interruptions** Do this for multiple time frames (one week, one month, 6 months, etc.) After you have done this, you should discuss interruption coverage with your insurance agent. Building a cash reserve will allow your business to stay in operation in the aftermath of winter weather damage.
- **Review your Insurance Policy** Talk with your agent to make sure you have the best coverage for your needs. Be sure that you understand what your policy covers and what it doesn't.
- **Develop an Emergency Communication Plan** You need to be sure to keep all employees, customers, vendors and contractors aware of what is happening and what's to be expected. Make sure that all contact information for employees is up to date.

>> if you suffer a loss

Try to contact your insurance agency as soon as possible after damages have occurred. Explain what happened and what damages have occurred. Be detailed when going through damage with the claims adjustor. Make sure to show them **all** the damage. Make sure to save copies of any receipts or invoices for emergency repairs. This information should also go to the claims adjustor.

WINTER DRIVING

Follow these tips to stay safe on the roads this season!

- Give yourself enough time to arrive at your destination. Trips can take longer during the winter weather.
- Drive slowly – Accelerating, stopping and turning all take longer in snowy conditions.
- Leave more distance than usual between your car and the one in front of you.
- Avoid sudden stops and/or quick direction changes.
- Make sure your gas tank is full – A full gas tank helps prevent your car's gas-line to potentially freeze.
- Be careful when driving over bridges – they are often icy when other areas are not.
- Keep windshield and windows clear. Drivers in cold-weather states should have a snow brush or scraper in their vehicle at all times. Your car's defroster can be supplemented by wiping the windows with a clean cloth to improve visibility.
- Do not activate your cruise control when driving on a slippery surface.
- Do not warm up a vehicle in an enclosed area, such as a garage.
- Keep your tires properly inflated - Good tread on your tires is needed for safe winter driving.
- Check your exhaust pipe to make sure it is clear - A blocked pipe can cause carbon monoxide to leak into your car when the engine is running.
- Monitor the weather conditions at your destination before beginning your trip. If conditions look as though they are going to be too hazardous, stay home.



Agency News!

The Corcoran & Havlin team recently performed a risk management review at client Game Creek Video's Hudson, N.H. headquarters.

Game Creek Video serves the world's largest television networks, production companies, and news organizations with state of the art mobile television production units. Customers include: ABC, CBS, ESPN, FOX, HBO, NBC, Major League Baseball, NBA Entertainment, NESN, YES Network, the USA Network, and the NFL Network.

Game Creek is involved in the broadcast of some of the largest events in the world, including the NFL Super Bowl, MLB World Series, NASCAR, The U.S. Open Golf, and the Presidential Inauguration.



The main production area inside Game Creek's Encore production unit.



Pictured Above: (L to R), Alan Heinlein-C&H Claim Rep., Dave Greenaway-C&H Risk Placement Officer, George Doherty-C&H Exec. V.P., Pat Sullivan-CEO of Game Creek Video, & Bill Rohr-C&H Account Manager.



Corcoran & Havlin welcomes the newest member of the commercial lines team. Ryan Arsenault graduated from University of New Hampshire in 2013 and began working in the insurance industry shortly after that. He began his insurance career with Foster Sullivan Insurance in North Andover, MA. He spent three years there as a commercial lines account manager. In October of 2016 he joined the Corcoran and Havlin team as commercial lines account manager. Ryan is originally from North Andover and now resides in Cambridge.

Catherine Aimola

Ryan Arsenault

John Browne

George Doherty

Denise Donohue

Ken Doucette

Debi Drury

Beth Eyster

Tamara Georgacopoulos

Tim Graham

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Alan Heinlein

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