



**CORCORAN & HAVLIN  
INSURANCE GROUP**

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# RISK ADVISOR

• Winter 2019 Edition

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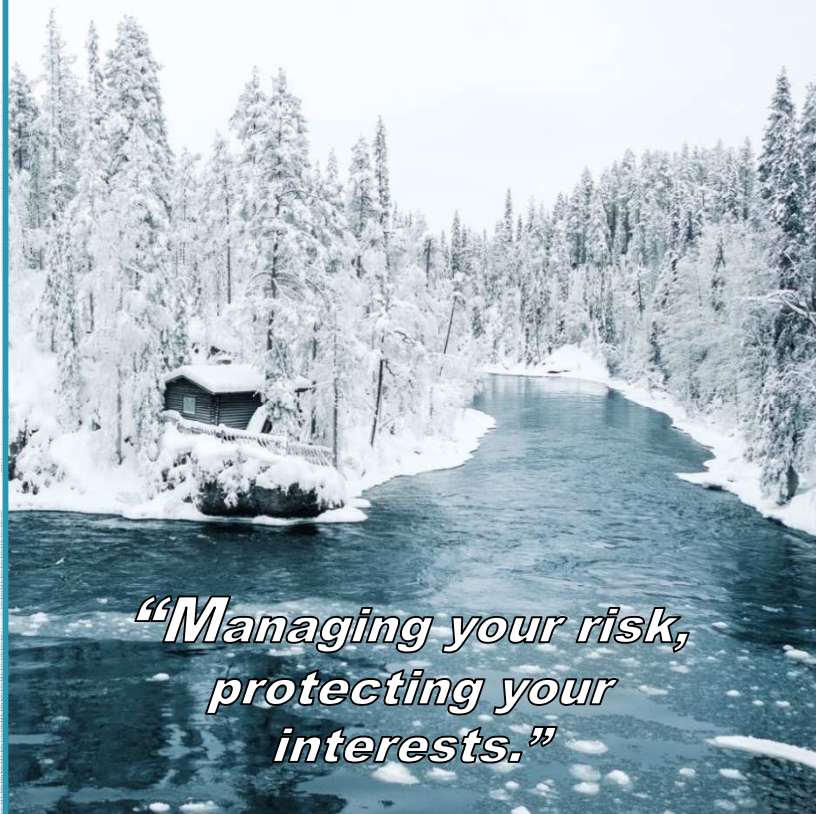


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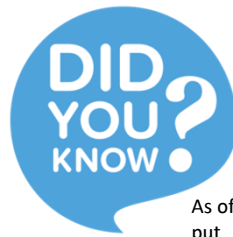
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# MA DOT Adopts Federal Regulations

As of September 1, 2018, new state regulations concerning commercial motor vehicles (CMVs) have been put in place. Commercial vehicles under state regulation will now be required to follow federal regulations.

This update affects the type and placement of vehicle markings, as well as requiring any vehicle used in intrastate commerce to obtain & display a USDOT Number in the vehicle. This rule applies to the following CMVs:

- Engaged in intrastate commerce, with a gross vehicle weight rating of over 10,000 pounds
- Used in the transport of hazardous materials
- Designed to transport 15 or more passengers (including the driver), used in interstate commerce in Massachusetts

If you have not yet obtained a USDOT Number, you can visit [fmcsa.dot.gov](http://fmcsa.dot.gov) From there follow the Registration link to obtain your number. The company will be issued a single number that is required to be displayed on all commercial vehicles that the company operates. This includes leased vehicles. There is no charge to obtain this number.

If you own a business or have commercial plates, we highly recommend that you contact one of the compliance specialists listed below to find out how these changes will affect you and/or if you need to obtain a USDOT Number:

### Fleet Safety Services, Inc.

12 Harvard Street  
Worcester, MA 01609  
Phone: 800-215-2490  
Fax: 508-831-7611

### The Transportation Advisor, Inc.

P.O. Box 558  
Palmer, MA 01069  
Phone: 800-608-8890  
Fax: 413-284-0022



## Employee Safety in Winter Weather

The weather plays a large part in the daily working conditions of employees who spend most of their time outside. Unfortunately, the winter season is filled with ice, snow and freezing temperatures, and sometimes working in these conditions is unavoidable. It's imperative that your employees be educated and prepared for safely operating in these situations.

Working in frigid temperatures can be dangerous for employees – precipitation & wind only intensify these dangers. Cold stress can lead to several serious conditions, including tissue damage, hypothermia, frostbite and trench foot. Various factors contribute to cold stress, including cold air temperatures, and high velocity air movement. This means that even though it may be 50 degrees outside, enough rain & wind can cause cold stress.

**Winter weather presents a variety of workplace hazards**

To prevent worker injuries, illnesses and deaths, employers should:

- Train workers on winter weather hazards
- Adjust work practices for weather conditions
- Consider providing warm, protective clothing
- Maintain vehicles, snow equipment and emergency kits

[www.OSHA.gov](http://www.OSHA.gov)

### Tips for Employees

- Take breaks to get warm
- Avoid smoking, which constricts blood flow to skin
- Know & understand symptoms of cold weather related illnesses & injuries
- Drink plenty of liquids (avoid caffeine & alcohol)
- Be aware of any cold weather related side-effects that their medications may have
- Stretch before physical work to prevent muscle pulls and injuries.

### What to Wear

- As long as it doesn't interfere with safety gear & equipment, your employees should be wearing protective clothing. Remember that cold hands can make workers more prone to injury when handling machinery or other objects.
- Wear at least three layers: something close to the skin to wick moisture away, an insulation layer & an outer layer that is both wind + waterproof. Outer layers should be loose to allow ventilation and prevent overheating
- Hat or hood when not wearing a hard hat, or under the hard hat when necessary
- Gloves
- Insulated boots

# Snow Plow Insurance

Driving a snow removal vehicle carries an increased risk factor. Operating a vehicle in the winter weather can be tricky – the possibility of an accident is increased. Unfortunately, accidents can put your business in a tough financial situation.

**Question:** Who needs snow plow insurance?

**Answer:** Snow plow insurance is usually required by law or your snow removal contract. If you earn income by providing snow plowing services to either residential or commercial properties, make sure you're familiar with the local rules and regulations where you work. If you operate a snow plow, you need an insurance to protect not only your vehicles but your business as well.

**Question:** Will my Personal Auto insurance cover me when plowing snow?

**Answer:** A personal auto policy does not usually include "for profit" snow plowing activity. If you are snow plowing for income, or operating as a business, you should purchase a commercial policy that will cover your snow removal operation completely.

**Question:** Will my Commercial Auto insurance cover me when plowing snow?

**Answer:** If you already have Commercial Auto insurance for your trucks, you may be covered. If you haven't included the plow in your policy you need to inform your insurance agent. However, Commercial Auto insurance does not protect you against General Liability claims.



## Risk Management Tips for your Business in the Winter

Winter weather can endanger the continuity of your business. As a business owner, you need to be sure that your operations and assets are secure from the elements of the winter season.

1. Prevent threats to the physical workplace – The biggest risks during the winter months are typically frozen pipes and flooding. Be sure that the pipes in your building are properly insulated and monitored. Remember to be mindful of floods – be sure that your business has a flood insurance policy.
2. Tend to the building's exterior – Icy sidewalks & parking lots can cause slips & injuries to both your employees and customers. You could be held accountable if someone were to fall on your property due to hazardous conditions, and be responsible for their medical costs.
3. Have a plan for operations – Your company should have a plan in place in the event a winter storm strikes and makes it unsafe for employees to travel to and from the workplace. Make sure that you have a reliable method of communication with your employees.

# Q&A

**Question:** I have a crew that helps me plow snow, but they use their own trucks and plows. Do I need to insure them?

**Answer:** Yes. You may need to carry a Hired and Non-Owned insurance for that. This insurance covers the employee's personally owned vehicles. Also, if you have employees plowing snow for you, then you need to make sure that you have Workers' Compensation.

**Question:** What risks could snow plowers face?

**Answer:** A common risk includes residents or visitors suffering from snow or ice-related injuries. Your business can damage property when a plow skids on ice and damages a vehicle or a property. Injuries could happen to you or the passengers when plowing. Hazards like potholes, ditches or curbs could risk damaging the equipment.

**Question:** How much coverage do I need?

**Answer:** The amount of coverage you need to put on your policy depends on a variety of factors including your business size, number of plows being used, and the number of drivers you employ. Snow plow insurance can be purchased only for the winter season, and then discontinued when the season ends. For more information on snow plow insurance, please contact your agent at Corcoran & Havlin.

# Winter Driving Tips

The snowy weather is back again – are you prepared to drive your vehicle in the hazardous winter conditions? Planning & preventative upkeep are important year round, but especially when it comes to winter driving.

1. Always wear your seatbelt!
2. Give yourself enough time to arrive at your destination. Trips can take longer during the winter weather.
3. Drive slowly – Accelerating, stopping and turning all take longer in snowy conditions.
4. Leave more distance than usual between your car and the one in front of you.
5. Avoid sudden stops and/or quick direction changes.
6. Make sure your gas tank is full – A full gas tank helps prevent your car's gasoline to potentially freeze.
7. Be careful when driving over bridges – they are often icy when other areas are not.
8. 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.
9. Do not activate your cruise control when driving on a slippery surface.
10. Do not warm up a vehicle in an enclosed area, such as a garage.
11. Keep your tires properly inflated - Good tread on your tires is needed for safe winter driving. Consider installing snow tires or chains.
12. Be alert for snow plows. Allow plenty of room for them to pass – their blades oftentimes cross over the centerline.
13. 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.
14. 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.
15. If you start to slide, ease off the gas pedal or brakes. Steer into the direction of the skid until you are able to regain traction and straighten your vehicle. If you have antilock brakes, apply steady pressure.



## THE 4 P'S OF SAFE SNOW REMOVAL



Sources: American Academy of Orthopaedic Surgeons; National Safety Council

# Maximizing Open Enrollment for Employees

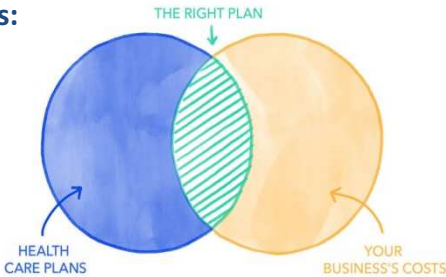


By: Brian Foley  
Director of Employee Benefits

Open enrollment can be an overwhelming time for both employers and employees. Employees are given the opportunity to re-evaluate their current benefits and make changes for the coming year, while employers must choose a benefits package that balances cost and value and facilitate the enrollment process. Due to a variety of factors, benefit offerings are changing, placing new demands on employees and employers during open enrollment. To make the enrollment process as smooth as possible, it is important that employers educate and communicate with their employees effectively.

## Open Enrollment Strategies:

The following suggestions, based partially on an employee survey conducted with our clients, can improve the open enrollment process for both employers and their employees:



- Establish solid communication between the HR department and employees. To do so effectively, conduct meetings and seminars and offer calculators, intranet education information and benefit fairs. If your organization is smaller, conduct one-on-one meetings with employees to determine exactly the type of information they need.
- Survey your employee population to determine their priorities—product importance, preferred method of communication, etc. By doing so, employers can identify exactly what their employees want, and workers feel their needs have been heard by decision-makers.
- Customize benefits and information resources to the life stages of your employees. For instance, if you have a large older population, feature more retiree benefits and long-term care insurance.
- It is also wise to communicate with your employees in the same way that they communicate on a regular basis. For example, if messages are received via postings in a common area, consider placing benefit information in that area as well.



- Provide easy-to-understand tools. This will lessen employee confusion and the feeling of being overwhelmed while trying to make tough decisions. Our HR Connection tool is excellent for this.
- Consider offering new benefits, even if they are voluntary, such as dental insurance, vision insurance or benefits for prescription drugs. Employees tend to make more changes when they receive new options. Even if employees must pay 100 percent for such voluntary options, they can still be attractive offerings. Since the benefits are negotiated by the employer, employees typically receive a group rate, which is significantly lower than purchasing them individually.

Overall, a successful and effective open enrollment process can have a dramatic impact on the relationship between employers and their employees. By catering to their needs and wants, employers will ultimately make the experience more enjoyable and worthwhile for their workers. As a result, they will feel more secure in their benefits decisions throughout the plan year.

If you want to learn more about the services that our Employee Benefits team has to offer, please contact **Brian Foley** at [bfoley@chinsurance.com](mailto:bfoley@chinsurance.com) or (781) 997-0473.

# Umbrella Insurance for Small Businesses

Small business owners put forth a lot of effort (both professional & personal) when it comes to making their companies successful. It can be devastating to a small business when all this effort is put at risk due to unforeseen costs & events associated with accidents & third-party lawsuits. Damages from these accidents & third-party lawsuits can easily surpass the \$1 million limits of your primary commercial insurance policies. An affordable solution for protecting your business is **umbrella insurance**.

Workplace safety should be a top concern amongst employers. Your business should be made safe for not only for employees & customers, but also for vendors & the public, alike. Even though you make take all the proper precautions to ensure safety on your property, accidents do still happen. If someone becomes injured on your property, the medical costs & legal expenses associated with these kinds of cases can endanger your company's reputation, viability & relationships. Many businesses don't have the capital to recover from these types of incidents.

A general lack of knowledge is the main reason why many small businesses may find themselves underinsured. In fact, many business owners are unaware of the limits until they are faced with the outcome of an accident. If there is a business-related car accident where multiple parties are injured, the total of the claim can easily exceed \$1 million – which is where most primary commercial policies will stop. Your business would be accountable for paying the remainder and many small businesses don't have the assets to do so.

A **commercial umbrella policy** provides your business with extra liability coverage to protect you against the cost of claims. Remember, without this coverage, your business could be responsible for having to pay out of pocket for legal fees, medical bills & damage costs that exceed the limits of your primary coverage.

Your business could be underinsured – Now's the time to start planning! If your business doesn't have a commercial umbrella policy (or you're concerned it doesn't have enough), please contact your **Corcoran & Havlin Agent**.



## Agency News

Corcoran & Havlin is happy to welcome **Christine Bozza** to the Benefits Department. Christine has been in the insurance industry for over 20 years, and has worked with several different carriers. Majority of her career has been spent supporting clients in the New England area, most recently as an Account Manager. Her expertise is in group benefits: Life, Short & Long Term Disability, Medical (Fully Insured and Stop Loss), Dental and Voluntary Products such as Accident & Critical Illness. Christine holds a MA Life & Accident Producer license and is also certified as a Group Benefits Disability Specialist (GBDS). She is excited for her move to Corcoran & Havlin, where she'll be working on the broker side of the business.

