

Bellows-Nichols News



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Collaborating Condo Coverage *by Alicia Vitello and Jane Farris*

For the Unit Owner:

Condos and insurance can be a tricky topic. When it comes to unit owner coverage, narrowing down some items based on the condo association by-laws is pertinent. Your by-laws should spell out what the unit owner and what the association is responsible for insuring. It is important to review your by-laws annually, to keep up with any changes that may have occurred.

If you are purchasing a unit with a mortgage, your bank may not require proof of a personal policy. Rather, they will ask for a copy of your association policy as proof of insurance. This gives the misconception that your association policy provides insurance for you personally. Here are some things a unit-owner policy will cover that your association policy will not:

- Parts of the dwelling that you are responsible for. This can be referred to as “walls in” or “studs in” and is detailed in the by-law verbiage
- Personal contents (furniture, clothing, appliances, jewelry, etc.)
- Personal liability

**September 15, 2019
Volume 2, Issue 3**

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We're on the Web!

www.bellowsnichols.com

For the Association:

Condominium association policies are designed to meet the specific liability exposures of the association and to provide protection for the property held in common. The association's by-laws should clearly define what is owned by each individual unit, what is owned by the association, and who is responsible for the insurance. The Board of Directors selects the building coverage desired, based on replacement cost valuation. Here is a list of some items commonly insured by the association policy:

- Common areas of the buildings and hallways
- Common structures such as recreational facilities, sheds, garages, gazebos, etc.
- Maintenance equipment
- Coverage can also include liability for the Directors and Officers for the Board of Directors, but sometimes it needs to be written as a separate policy depending on the insurance company

Your agent can help you build a comprehensive policy suitable for your needs. Many associations and unit owners don't know how much coverage they need for the condo. Don't worry, we're here to help! After you develop or read through the “insurance section” of your by-laws, be sure to call your agent. We are happy to assist in answering your condo insurance coverage questions.

Medicare Open Enrollment Period is October 15, 2019 to December 7, 2019

Health Insurance Marketplace Open Enrollment Period is November 1, 2019 to December 15, 2019

If you would like to review your existing Health or Medicare coverage,
please call Tim McMahon in our Peterborough office at 924-7155.

Really Ravishing Recipe and Creative Craft

Chili shared by Jeanette Anderson

Ingredients:

- 3 lbs hamburger
- 3 chopped onions
- 2 chopped green peppers
- 5 cloves garlic minced
- 2 cans red kidney beans w/ liquid
- 3 large cans of Contadina crushed tomatoes
- 4 tablespoons chili powder
- $\frac{3}{4}$ tsp cayenne powder
- 1 tablespoon salt

Optional:

- $\frac{1}{2}$ tsp celery salt
- 1 tsp cumin

Instructions:

- In 2 tablespoons oil, on medium heat, sauté onion, green pepper and meat to brown.
- Add all remaining ingredients and bring to a boil, stirring frequently.
- Simmer on low for 1 $\frac{1}{2}$ hours.



Spirit Jugs per Jamie on Eighteen25.com

What You Will Need:

- Clear gallon milk jugs
- Black permanent marker
- Craft knife
- String of clear low-wattage Christmas lights

Instructions:

- Draw some faces on your milk jugs using your black marker and then color in the faces.
- Using the Craft knife cut a hole in the lower backside of the jug, about the size of a half dollar or a little bigger.
- Line all of your ghosts up and stuff several lights in each one.
- Place your group of jugs along the walkway or porch to welcome the holiday guests.



Frequently Asked Questions



My child is 15½ and in Driver's Ed, do I add him/her to my policy now?

Your child is covered while driving your insured vehicle with an appropriate adult (refer to state requirements). Your child is not added to the policy until after he/she is issued an official driver's license.

Is it beneficial to combine your home and auto insurance policies with the same insurance companies?

It is generally beneficial to combine your policies with the same insurance company to take advantage of the "multi policy" discounts. These discounts range from 10-20% depending on your insurance company.

Fire Prevention Week – October 6th – 12th

Fire Prevention Week began in honor of the Great Chicago Fire that started on October 8, 1871 and caused extensive damage and many deaths. To help prevent fires the National Fire Protection Association (NFPA) created a Fire Escape Checklist to help people plan ahead. You can access the information at <https://www.nfpa.org/> and the checklist is shown below.



✓ Fire Escape Checklist

- Do you have working smoke alarms in your home?
- Is there a smoke alarm in every sleeping room and outside each sleeping area?
- Is there a smoke alarm on each level of the home, including the basement?
- Do you test your smoke alarms at least once a month? (Have a grown-up push the test button to check if the batteries work.)
- Do you know the sound of your smoke alarms?
- How old are your smoke alarms? (If they're more than 10 years old, you need new ones.)
- Does your family have a home fire escape plan?
- Do you know two ways out of each room in your home?
- Do you know what to do when you hear your smoke alarm? (Go out and stay out).
- Are all the exits in your home clear of trash and toys?
- Has your family picked a meeting place outside the home where everyone can go when they've escaped a fire?
- Does everyone at home know how to call the fire department once they are outside?
- Do you and all family members practice your escape plan at least twice a year?

The NFPA also provided a description on what to do with your extinguishers and that is also on their website.

Where and How Should Extinguishers Be Located?

Fire extinguishers that are placed correctly can be accessed more quickly to help control a fire until the fire department arrives. Fire extinguishers are not intended to be a substitute for evacuating the building safely and quickly. Two key factors for locating extinguishers are that they should be accessible and visible.

Accessible	Visible
<p>Extinguishers should be placed where they are readily accessible in the event of a fire, which typically includes normal paths of travel.</p>	<p>If visual obstructions cannot be avoided, then arrows, lights, or signs are needed to help indicate where a fire extinguisher is located.</p>
<p style="text-align: center;">If extinguisher weighs more than 40 lb (18.14 kg) ...</p> <ul style="list-style-type: none"> ▶ Top of extinguisher cannot be more than 3.5 ft (1.07 m) from the ground ▶ Bottom of extinguisher must be at least 4 in. (102 mm) off the ground 	<p style="text-align: center;">If extinguisher weighs less than 40 lb (18.14 kg) ...</p> <ul style="list-style-type: none"> ▶ Top of extinguisher cannot be more than 5 ft (1.53 m) from the ground ▶ Bottom of extinguisher must be at least 4 in. (102 mm) off the ground

In both cases, this includes extinguishers in cabinets, but it does not include wheeled extinguishers.



***We salute the first responders
for placing their
lives on the line to
continually help others!***

Calendar of Events: *Looking Forward*

Antrim Home and Harvest Festival: We will participate in the parade at 11:30 on September 14th.

Columbus Day: Closed October 14th

Veteran's Day: Closed November 11th

Thanksgiving Day: Closed November 28th and 29th

More details will be posted on our Website <https://www.bellowsnichols.com> and Facebook as the following events are confirmed: **Festival of Trees** at the Antrim James A. Tuttle Library, **Toys for Tots**, and **Servpro Food Drive**.

What Have We Been Up To?



Tim with Dave Palmer, Deb Metivier, and John at NAIA Golf Tournament.



Dan Valeri from Andover Insurance with Tim and Ali at a Red Sox Game.



Tim, Lee, Julia, Nichole, and Ali at the Red Sox Game.



The Agents at the Community Supper in Antrim.



Nichole, Heather, & Jeannette at the Co-op Appreciation Day.



Jeannette & Cathy at the Hancock Old Home Days.

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A great compliment from you would be a referral to your friends and family!