

Bellows-Nichols News

BELLOWS-NICHOLS INSURANCE
Your road to Coverage



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Congratulations Jan Phillips!



Jan Phillips has been working for Bellows-Nichols Agency since 1991 in our Hancock office location. She has been a valued member of our team and it is with mixed emotions that we announce her retirement as of August 1st.

Jan has a 47 year history working in insurance and been working in the Hancock office location since 1981. At that time it was the J.A. Keating Agency owned by Joe Keating.

Prior to 1981, Jan worked for Peerless Insurance in 1971, took one year off when her son was born and then returned back to the insurance industry in 1978 working for the George Sadler Agency.

We shall miss Jan very much but we are excited for her and wish her all the best as she embarks on this next chapter of her life.

The Hancock location of Bellows Nichols will remain open. We will be contacting Jan's current clients in the near future to reveal information regarding their account moving forward.

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Public Wi-Fi Dangers

A recent article released by Norm Thomas at the Hartford Steam Boiler provides some useful information and strong warnings to anyone who uses public Wi-Fi or Hotspots. Below is a summary of the dangers you may need to be aware of. You can also view the whole article at <https://blog.hsb.com>.

In a world where public Wi-Fi connections are prevalent, it's important to remember that your information could be vulnerable. Here are a few tips to keep in mind:

- ⚠️ Avoid logging on to email or personal apps (such as banking) that require confidential or personal data.
- ⚠️ Remember to delete your profile from Public Wi-Fi networks. Also, delete the network from the list of networks on your personal device or phone. Why? Each time you are nearby, the device will automatically log on and you may not even realize it!
- ⚠️ When on public Wi-Fi the potential is there for someone to be 'listening' on the network to information that is streaming back and forth from your phone or device. This information could be used to access your accounts down the road.

Event Insurance

Planning a celebration? We are here to cover you!

With the help of RV Nuccio, a specialty insurance provider, we can offer an event liability policy for your one day event. Don't take the risk of being uninsured at your next celebration.

In addition to the liability coverage, an event policy can cover costs for unexpected cancellation, non-refundable deposits, rented property, photographers, and special attire. So whether it's a wedding, anniversary party, baby shower, baptism, christening, or family BBQ; having the proper liability coverage will insure you have peace of mind at your grand celebration!

Contact our agency for a quote today, or visit www.rvnuccio.com for more information. We are happy to be a source for your unique insurance needs.



We're on the Web!

www.bellowsnichols.com

Really Ravishing Recipes

BBQ Pork Sandwiches

Ingredients:

- 1 (14 ounce) can beef broth
- 3 pounds boneless pork ribs
- 1 (18 ounce) bottle barbeque sauce



Directions:

1. Pour a can of beef broth into the slow cooker, and add boneless pork ribs. Cook on high heat for 4 hours or until meat shreds easily. Remove meat, and shred with two forks. It will seem that it's not working right away, but it will.
2. Preheat oven to 350 degrees F (175 degrees C). Transfer the shredded pork to a Dutch oven or iron skillet, and stir in barbeque sauce.
3. Bake in the preheated oven for 30 minutes, or until heated through.



Red Potato Salad with Peas and Fresh Dill

Ingredients:

- 3 pounds red potatoes cut into chunks
- 2 cup frozen peas (petite)
- 1 cup sour cream
- 1/2 cup light mayonnaise
- 1 teaspoon white vinegar
- 1/3 cup chives, finely chopped/sliced
- 1/4 cup fresh dill, finely chopped (more to taste)
- Salt and freshly ground black pepper, to taste

Directions:

1. Place potatoes in a large pot of water.
2. Boil 10-12 minutes or until just done when pierced with a fork or knife (do not overcook).
3. Add frozen peas to the pot for the last few minutes of boiling.
4. Drain and cool.
5. Mix remaining ingredients in a medium bowl until combined.
6. Place cooled potatoes & peas in a large bowl and pour the dressing over them and toss gently to coat.
7. Add more salt and pepper to taste.
8. Chill at least 4 hours in the refrigerator before serving.

Renting a Car on Vacation? Read this first!

Did you know that your personal automobile coverage does not cover *everything* a rental car company could charge you for, in the event of an accident?

Your personal automobile coverage *does* extend to a rented private passenger auto (less than 10,000 gross vehicle weight). If applicable to your existing autos, your policy will provide liability, comprehensive, and collision coverage to your rented vehicle, BUT here are some things that will not be covered:

Loss of value to the rental car:

If the car is involved in an accident, most insurance companies will pay the *lesser* of the Actual Cash Value or the amount necessary to repair or replace the auto. However, your rental agreement may indicate that the full value be paid. If the amount determined by your insurer is less than the value the rental company determines, you may end up paying the difference.

Immediate damage payment:

Do you ever wonder why the rental car company *ONLY* asks for a major credit card to rent a vehicle or how they make it extremely difficult to use a debit card? It's because they may issue an immediate charge to your credit card if you have caused damage to their rental car. This could mean you are responsible for paying the full value of the vehicle and other expenses depending on the damage.

Loss of Rental Income:

The rental car company can charge your credit card the daily rate while their car is out of commission due to an accident (at fault or not).

Administrative expenses:

Towing, storage, appraisals, claims adjustments, etc. are generally not covered by your policy. The rental car company may hold you responsible for reimbursing them these fees.

Automobiles NOT Covered by your personal automobile policy:

In the past, the general rule was that if a rented vehicle was 10,000 GVW or less, it was covered by your policy. However, some insurance companies may not cover commercial use vehicles such as U-Haul, Budget Rental, Penske Truck Rental, etc. Additional coverage should be purchased when you rent a vehicle like this!

Renting a car outside of the US:

Your coverage *ONLY* extends to rented vehicles in the USA, its territories, Puerto Rico and Canada. If you are renting a car in another country, the additional coverage *must be* purchased with your rental agreement, otherwise you will be left uninsured.

These reasons (and more) should persuade you to purchase the additional rental car coverage that the rental company offers. As always, reach out to your agent if you have questions about renting a car. We are here to help you understand the importance of protecting yourself from losses.

Frequently Asked Questions

I moved out of my house and a family member stays there now. Can I keep my homeowner policy?

No, standard market insurance companies will only write a homeowner policy for a house that is occupied by the owner. If your owned home is occupied by someone other than yourself, companies will require you purchase a Dwelling Fire ("landlord") policy to replace your homeowner coverage to comply with the occupancy guidelines. This applies even if no rental payment is collected.

What is the difference between a home that's vacant and a home that's unoccupied?

All insurance companies have their own definition of "vacant" and "unoccupied." The general idea is that a Vacant home has nothing in it; all contents are removed and no one lives at the residence. An Unoccupied home is still furnished, just lacking a resident; it indicates that there are enough contents in the house to be considered a residence, but no one is currently living there.

Do you have a question for our agents? Visit our website to submit your inquiry!



Rock N' Race Update



2018 is Bellows-Nichols 7th year participating in the annual Rock N' Race 5k. The Rock N' Race event raised a total of \$116,389. Our team had eight employees who raised a total of \$1,000!

The annual race helps make a difference in the lives of cancer patients and their families. We are definitely proud to support and be a part of this amazing event. As stated on the Rock N' Race website, there are more than 6,000 participants making this the largest 5k race/walk north of Boston.

Thank you to the individuals and businesses that made donations on behalf of our team!

Happy Independence Day!
Wednesday July, 4th

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Since 1836, Bellows-Nichols Insurance has been serving residents in the Monadnock Region with home, auto, business, health, and life insurance. Our main office is in [Peterborough](#) with branches in [New Ipswich](#), [Hancock](#), [Jaffrey](#), and [Antrim](#) for your convenience.

As an independent agent, we represent many A-Rated Insurance Companies, which gives us access to competitive programs.

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