

# BELLOWS-NICHOLS INSURANCE

Your road to Coverage



**March | 2021**

## LETTER FROM AGENCY PRINCIPAL

Winter came on slowly this year, perhaps apprehensive to show itself by social distancing like the rest of us. February brought winter back with the familiarity of high snowbanks, narrow streets, and snowflakes hanging in the air. As I write this, it seems that Old Man Winter has some catching up to do before spring begins to finally take hold in our region. The spring season always brings new opportunity and a fresh look at the world.

I think we would all agree that society has been experiencing constant change over the course of the past year. The pandemic has bred a need to prioritize new ways of communication with you, our clients. Tools like Zoom and DocuSign help to ensure that we can service your needs as efficiently and safely as possible. Many of our insurance company partners have focused heavily upon developing and enhancing digital capability in order to provide flexibility and ease of doing business.

One of these offerings is self-service client portals, which allow insureds to make payments at any time of the day, submit a claim, or view policy documents. Mobile apps allow the same features directly via cell phone. If digital communication is not your preference, our team is always ready to serve you in whatever capacity you require. As 2021 gets underway, we look forward to informing you about the ways your carrier continues to adopt digital capability...and how you can benefit.

As we close in on the one-year mark since the pandemic began, we want to express our thanks for your business. We are humbled by your support, and wish everyone good health and fortune in the year ahead.

Have a wonderful spring season!

*Tim McMahon*



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### Holiday Schedule

- All offices will be closed  
Monday May 31st

### Branch Office Locations

**Antrim**—26 Main St.

(603) 588-3600

**Hancock**—27 Main St.

(603) 525-3342

**Jaffrey**—8 Main St. Unit 9C

(603) 532-5600

**New Ipswich**—670 Turnpike Rd.

(603) 878-4860

## What is included in Mechanical Breakdown Coverage?

Mechanical Breakdown Coverage includes the cost to repair property damage caused by the breakdown in equipment as well as extra expenses to maintain your business while the damaged system is being repaired or replaced.

**For example:** The well pump motor that provides water to your farm seizes and requires replacement. Additional costs are incurred to bring in water until the pump unit is replaced. Coverage would be afforded under the policy language to replace the property damaged caused by the malfunctioning motor as well as extra expense fees associated with maintaining the business.

# Don't Take the Bait

## 5 Ways to Safeguard Your Mobile Devices

As a small business owner, your mobile device is your office on the run. You access valuable information from these devices including customer orders, employee personal data, inventory, and more. To you, this information is priceless — and hackers know it, and want you to pay to keep it safe.

### Learn how to not to take the bait and keep your mobile devices secure:

#### **Phishing**

⇒ Phishing is one of the most common ways hackers try to steal your information. According to the 2019 Mobile Security Index, 42% of those surveyed said they'd experienced a mobile-related incident involving phishing.

⇒ Phishing is when a cybercriminal poses as a legitimate institution or individual to lure individuals and businesses to provide sensitive information. This can be done through a text claiming to be from a vendor partner, an email from a friend trying to get you to check out a photo or video, or through multiple means of communication.

⇒ The text (also known as Short Message Service or SMS) or email may contain a malicious link or attachment, which infects your mobile device with malware that can steal your personal and client information. Business users (owners or employees) are three times more likely to fall for a phishing link when on a small screen (Android or iOS device) than when using a desktop OS, like Windows or MacOS12. But you can ensure you and your employees don't take the bait.

### 5 simple ways to secure your mobile devices.

1. Don't accept text messages from numbers you don't recognize. Block them.
2. Add your mobile device to the national "do not call" list — sign up is free ([donotcall.gov](https://www.donotcall.gov)).
3. Don't click on links in texts or emails, especially short ones or links that look suspicious.
4. Don't download files unless you're expecting something from someone you trust. If it's something financial, give the person a call, just to confirm it came from them.
5. Invest in virus and malware protection for your mobile devices. There are many competitively priced products in the market for a year of service.

Contact your agent to learn more about this critical protection that may be missing from your current coverage.

Content provided by Liberty Mutual Insurance (2019)

Did you know you can also find us here?:



# How to Protect Your Most Cherished Possessions

## Scheduling Valuables

If you're like most people, there are certain items you own that you can't imagine ever losing, such as possessions you deeply cherish or those that would be impossible to replace due to the cost of re-purchasing them or simply because they're irreplaceable.

While your homeowners insurance is invaluable for covering the loss or destruction of many of your belongings (as well as damage to your home's structure), your policy might provide only partial coverage for your most cherished items.

The good news is that you can still protect the things that matter to you most, even if they're not fully covered under your homeowners, with a Scheduled Personal Property Endorsement that is tailored to meet your specific needs.

### Not an easy name, but it can help you sleep better at night

A Scheduled Personal Property Endorsement is not something that everyone talks about, but we at Bellows-Nichols can help you determine if it would be a good fit for you. The first step begins with you. Look around your home and make a list of your cherished possessions. Be sure to consider the following:

- Jewelry
- Antiques
- Art
- Collections
- Musical instruments
- Cameras & Equipment
- Silverware/China
- Autographed items
- Rare or one-of-a-kind items
- Hearing Aids



Once you have taken an inventory, make the time to talk with us. We are always here to help you determine whether your prized possessions need more coverage than your current policy provides.

Please keep in mind that it is wise to complete an inventory every year or so, because it's easy to acquire new items over time that should be added to a Scheduled Personal Property Endorsement. It could be tragic to find yourself in a situation rendering you unable to replace what matters most to you.

### Contact Us!

At Bellows-Nichols we can work with you to make sure you've got the coverage you need, while at the same time using all possible credits and discounts to make that coverage affordable. Just give us a call at (603)924-7155 or send us a note at [reception@bellowsnichols.com](mailto:reception@bellowsnichols.com). We want to help you meet your goals, and make sure what's important to you is protected!



*Content provided by Safeco Insurance (2014)*

## Red-White-and-Blue Cake Balls

### Ingredients

- 1 (13x9-inch) baked white cake
- 16 ounces white frosting
- 1 tube red gel food coloring (preferably "no-taste" variety)
- 1 tube blue gel food coloring
- 4 cups white candy coating
- Optional: red and blue sprinkles



For Directions on how to make this festive treat, visit:

<https://www.thespruceeats.com/red-white-and-blue-cake-balls-521033>

## Welcome to the Team, Lynn



Lynn McGreer joined Bellows Nichols last November. She is a Commercial Lines Agent who loves her job and helping her clients protect all they've worked so hard to achieve. She is from a family full of business owners. Having grown up in Walpole NH, and now living on Lake Sunapee in Newbury NH, she remains a NH native.

An adoring mother of 3, and "Gigi" of 2, she cherishes the outdoors with family and loves taking her children and grandchildren on nature-based adventures, such as boating on the lake, and white-water rafting trips to Northern Maine. Lynn enjoys line dancing, arts, swimming, reading and learning in various areas of interest, especially insurance! As you can see in the photo, Lynn has a 2-year-old Golden Retriever named Ruger, who loves to swim and provides endless joy.

## Welcome to the Team, Cathryn

We are pleased to announce that Cathryn Lykes has joined Bellows-Nichols as an assistant in our Health Insurance Division. Cathryn graduated from Vassar College with a B.A. in French. She attended Aix-Marseille Université in Aix-en-Provence, France under the auspices of Wellesley College and completed summer language immersion at Middlebury College French School. In addition to her work at Bellows-Nichols, Cathryn owns and operates Cathryn Lykes Editorial Services, a boutique copy editing agency.

