



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Winter 2011

Baby, It's Still Cold Outside...

As much as I like the changing seasons in central Pennsylvania, I get tired of looking out my windows at snow after a couple of weeks. I like to have one or two good sledding days, but then I'm ready for the crocuses to bloom.



Maybe it's just my imagination, but this year's cold has felt especially bone chilling. On windy days, there are places in our office that never get warm. Apparently, barns aren't supposed to have heated bathrooms, because our office restrooms are downright frigid. While this fact does discourage extended stays, which helps explain part of our productivity, some of our farmhands have complained of facing the elements while still inside the building. (Some of our more seasoned farmhands have commented that it beats having to go outside to an outhouse, as in their earlier years, but not by much). It seems when we planned the HVAC system, we didn't anticipate the need for extra heat in rooms with exterior old stone walls.

Improper planning for winter weather also plays a factor in many of the claims we receive at this time of year. Many property owners don't do enough, or wait until it's too late, to prepare for harsh weather. Cold temperatures lead to increased fire hazards with furnaces, fireplaces and temporary heat sources working around the clock to keep people warm. Wood burning units are some of the worst culprits when it comes to structure fires. Chimneys and flues should be checked and cleaned annually to prevent a buildup of creosote.

Proper attic insulation is not only good for heating efficiency, but also reduces the potential for ice damming caused by melting snow and refreezing.

Interior plumbing along exterior walls should be insulated. Buildings should be kept at a minimum of 60 degrees even when empty, with cabinet doors open under

sink areas during a heavy freeze to allow heat to circulate around the pipes.

While my personal favorite use for ice-melting salt is to make homemade ice cream, all property owners need to use some similar method to make sure their walks and steps are safe for people to travel.

Hopefully, you have avoided the perils of winter weather and are basking in the warm glow of proper planning. We often see a major snowstorm late in the season, so it's not too late to take some preventive actions. The good news is that spring is coming, and baseball season is only a few weeks away.

Steven L. Faus, CIC, CLU
President

Who's in charge here?

No matter how well a business is run, an employee can allege anything at anytime. Even when the charges are groundless, employers need to be prepared. Defense costs alone can be well beyond what many small businesses can afford to pay. Expanded federal and state regulations have encouraged additional claims and employees know it.

Employment Practices Liability policies provide the resources to investigate and defend a claim and pay resulting damages, if needed. They can also offer help with employment matters before a complaint becomes a lawsuit.

Call us today to add Employment Practices Liability to your business insurance protection. You've worked hard for your business. Make sure it's protected.

Don't forget, refer us to a friend and we'll send you a gift card.

Change the blade

This year's deep cold and salty road spray have probably taken a toll on your car's windshield wipers and you're going to need them when driving in April showers. The National Highway Transportation Board suggests changing blades annually. Some manufacturers suggest every six months. The average vehicle owner waits two and a half years.

Blades sometimes skip and smear just because they're dirty. Ozone, airborne contaminants, oil, sunlight and dirt all act to weaken and reduce a wiper blades effectiveness. Cleaning the blades with a mild soap solution can restore a clean sweep to the wipers. Blades past their prime will show tears, cracks or discoloration. It's better to replace them early than to risk costly scratches to your windshield.

Heading out

Here are some safety tips for heading back to outdoor activities as warmer weather arrives:

- Examine equipment that's been idle since Fall. Look for rusted or broken bolts and screws. Check out lawn and patio furniture, too.
- Clean sticks and other debris from your lawn before you mow.
- Check your gas grill for leaks and breaks in the hoses, and burners.
- Check your roof, gutters and spouts for winter damage. Clogged drain spouts can cause water damage to your home.

You probably didn't realize it, but ...

The cost of rebuilding your house went up January 1, 2011. Pennsylvania law now requires automatic fire extinguishing (sprinkler) systems to be installed in all new single-family homes. The law has applied to apartments and townhouses since January 2010.

These systems stop fires before they spread, limiting the amount of damage and saving lives. The new residential systems are lightweight and can be installed almost invisibly.

While you might not be planning to build a new home, the law creates an issue for owners of existing homes. Should your home be substantially damaged by a fire or other peril resulting in major reconstruction, the law may require you to improve the property by installing an automatic fire extinguishing system – for the whole house, not just the damaged portion. This could add one to three percent to your reconstruction costs and getting approval for a building permit may depend on including the system.

Most insurance policies – even those with replacement cost guarantees – will pay to rebuild the house as *presently constructed*. Since the system was not part of the building when the loss occurred, the cost of the sprinkler system is not part of the insurance recovery.

We have the tools to fill this potential coverage gap. Speak with one of our friendly customer service agents for details and pricing.

We are here to serve you Monday through Saturday
Weekdays 8:00 a.m. - 5:00 p.m. Thursdays 8:00 a.m. - 8:00 p.m.
Saturday 8:00 a.m. - noon Other hours by appointment

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