



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Spring 2022

Housecleaning...

One of my goals for 2022 is to clear out our storage unit that we've rented for several years. When we decided to become paperless in the barn over 12 years ago (don't get me started on how we're still using around 5,000 pieces of copy paper in a month in a paperless office), we moved all of our old paper files into a secured storage unit. The boxes are all date sorted, and our computer system has the dates stored. So, if we ever need to find something in the paper records, we can just look in the storage box marked for the date range listed in the computer. Handling the old files this way was the right call so we didn't need to back-scan everything in those boxes into a digital format, which would have been a monumental task at the time. As time has passed, it's now become extremely rare to have to physically go to the secured storage facility and find something. Since converting to paperless, we haven't been adding to the stockpile. All the newer data is stored electronically.

So, we find ourselves with around 135 boxes of old papers to clean out, or around a half million documents. The challenge is that there are certain documents in there that we need to keep- typically the original applications for insurance that you would have signed when you first purchased an insurance policy. On days when I have a lighter workload, I dig through the boxes and pull out the required forms to scan and attach electronically, and mark the rest of the box for secure remote shredding.

I enjoy clearing out these boxes, because it's a bit of a trip down memory lane for me. I'm soon going to be celebrating my 40th year in insurance (some of you may not see that as a cause for celebration, but we look for ways to get more desserts in the office). This process reminds me of how much I've appreciated working with all of you over the years as I see your names in the old files, and it reinvigorates my commitment to staying engaged in continuing to work with you.



One bit of housekeeping that you may want to consider: most of our insurance companies offer a client portal where you can setup an online account, login and see your insurance policies, insurance cards, billing information, start a claim, etc. They also have mobile apps to help you manage your account, and all your information would be right on your mobile device. You could be paperless for your insurance policies and never need to keep reams of policy papers that accumulate over the years. As of the beginning of this year, around a third of you have already established an online or mobile account, and our numbers continue to grow.

If you want some help setting up your online account, just let us know and we'd be glad to walk you through the process. Of course, if technology is not your cup of tea, we can still produce paper for you, and maybe someday you can reminisce about insurance while housecleaning.

Thank you for allowing us to serve your insurance needs, and stay safe.

Steven L. Faus, CIC, CLU
President



Second Homes and Rental Properties

We have seen an increase in second home and rental property purchases the last couple of years. In some cases, the uptick in purchases is because of the pandemic and remote work opportunities or for investment reasons. In either case second homes and rental properties come with challenges with insurance especially for those properties considered coastal properties. Insurance companies see coastal properties as a greater risk and as such some carriers do not write coastal properties or they place more restrictions on the policy like removing wind or named storm coverage, for example, and of course they price it accordingly. Keep us in mind if considering a coastal property since we recently picked up some more carrier options that might be attractive.

Spring Cleaning Dryer Vent Tips

- Make sure the dryer is unplugged and you have room to work.
- Detach the vent hose from the dryer and wall.
- Vacuum the lint out the vent hose and vent hose connections.
- Wipe clean the dryer moisture sensor with rubbing alcohol.
- Reattach the vent hose.
- Clean the exterior vent until clear of lint.
- Plug in the dryer and run empty and check the exterior vent for lint.
- When in doubt hire a pro.



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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