



# The Old BARN POST

Quarterly Newsletter of The Hess Agency

Spring 2023

## Coverage on Slippery Slopes

Perhaps you read about the high profile lawsuit involving actor Gwyneth Paltrow, who was sued by a retired eye doctor that she plowed into while skiing in Utah. A friend of mine, who was planning his own ski vacation, read the story and wondered whether and how he would be covered if he somehow went full Gwyneth on the slopes. I'm sure you all have similar insurance conversations with your friends, right?

Before answering his question for you, I'll give you some other scenarios from our customers. All of these claims were covered by the same type of insurance that protects you while skiing:

- You make potato salad for your community picnic, it sits in the hot sun all afternoon, and some neighbors get a bad case of food poisoning.
- You decide to visit a local course for a relaxing round of golf but on hole 9 you somehow shank your ball into an adjacent parking lot, where it injures an innocent bystander.
- Several guests at a birthday party decide to jump up and down while dancing on your deck, and the deck gives way, injuring some of your guests.
- Your usually well-behaved dog decides to chase a passing bicyclist, causing a car accident.
- Your lawnmower hits some stones and damages a guest's car parked in your driveway.

Any guesses at what part of your coverage would apply to each of these? The liability section of your home policy provides the coverage needed for these events. (The dog claim may have given it away for some of you. Dog bites are the most frequent liability claim on home policies.)

When it comes to home insurance, many people think only about property claims like fire, storm, or theft, and we do cover many such claims. However, we've also had a large number of home liability events over the years, and the damages and resultant settlements for such claims continue to rise rapidly.



That's one reason why we suggest that most people carry not just high liability limits on their home and auto policies, but also carry a personal umbrella policy to provide excess liability protection above your home and auto policies. The cost for the extra protection varies based on the number of cars, drivers, homes, boats, etc., but start at around \$75/year for a million-dollar coverage limit.

In the end, Gwyneth Paltrow was not held responsible for the injuries caused in the skiing accident in 2016, although it took seven years for the case to get to a jury trial, with attorney fees accumulating during that whole period. She attempted to collect those fees from the injured party but was not successful.

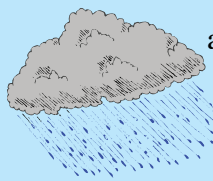
My friend made it home from his trip safe and sound, with no broken bones or pending lawsuits. I hope my assurance that he would be covered helped him to enjoy his time on the slopes.

As always, if you have questions on your insurance program, please give us a shout and we will gladly review it with you.

Steven L. Faus, CIC, CLU  
President



## When it rains or snows, it can flood



Flooding can happen anywhere to anyone, and the typical homeowner policy does not cover it. Sadly, many people assume since they aren't in a high-risk area it's not a needed coverage, but did you know that over 25% of flood claims come from individuals living outside high-risk zones? What's even more earth shattering is just a single inch of water in a home is estimated to cost over \$25,000 in repairs. Quite a hefty bill for such a small amount of water. Give us a call or stop in to see us at the barn to learn more about our flood options, including Erie's extended water coverage, and how this endorsement can be added to your ErieSecure Home policy or bundle.

## Fresh from the Fields



## Welcome to the Barn!

We are excited to welcome Wendy Johnson to the barn. She and her husband live in Manheim. Wendy has worked in insurance and human resources for 30+ years. She and her husband enjoy weekend getaways to small towns and playing strategic board games with friends. In her free time, Wendy enjoys reading and mentoring young women.

### —KEEP YOUR POTATO SALAD COOL ON HOT DAYS—

**Ingredients:** 5 lbs potatoes, 1 large sweet onion, 6 stalks of celery, 8 hard boiled eggs, 1 tsp salt, 2 cups Hellmans mayo, 4 Tbsp French's mustard, 6 Tbsp Apple Cider vinegar and 1/4 cup sugar.

**Directions:** Cook potatoes in skins. Don't over cook. Peel & cut into small cubes put in large mixing bowl, add sweet onion chopped into small pieces. Add celery chopped into small pieces. Add hard boiled eggs cut fine.

**Dressing:** Hellmans mayo, French's mustard, Apple Cider vinegar, sugar. Mix well. Pour over potato mixture. Add salt. Mix very well.

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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