

The Merriam *Bulletin*

Insurance Since 1895

“What’s News in Insurance”

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Brian H. Merriam

A MESSAGE FROM THE PRESIDENT...

THE ICE STORM OF 2008

It was beautiful, but deadly: the ice storm of December, 2008. When we arrived at the office that Friday morning the building was dark and cold. I don’t know how long the power had been out but it had been sometime during the night when the rain had been coming down the hardest and the temperature had quickly dropped. At the height of the storm 200,000 were without power locally and temperatures were down to 10 degrees Fahrenheit. To keep heat and electricity working, a couple ran a generator in their attached garage and the carbon monoxide fumes killed them both. Beautiful, but deadly!

Another Deep Freeze: Tips for Protecting Your Home and Property

OneBeacon Insurance urges homeowners and commercial property owners to take immediate steps to protect their buildings against water damage caused by frozen pipes.

1. Open sink drains and let a steady drip of water run from both the hot- and cold-water taps until temperatures return to the teens and low twenties.
2. Make sure there’s ample warm-air circulation around any pipes that are exposed to outside walls, such as those beneath kitchen sinks.
3. Plug any outside openings near pipes with appropriate insulation, spray-in foam or newspaper.
4. Turn up the heat through the night to ensure that circulator pumps are moving water through radiators and baseboard heating units. Primary, seasonal and secondary homeowners should maintain a minimum temperature of 60 degrees through the coldest months of the winter.
5. Before freeze-ups occur, locate the water shut-off valve and clear a path to it.
6. If pipes do freeze, the best approach is to get professional help in thawing them. In an emergency, however, property owners can use a hairdryer – keeping in mind they need to protect themselves from electrical shock. Never use an open flame such as a propane torch or candles to thaw frozen pipes.
7. Also in the case of frozen pipes, remove electrical equipment from the area in case the pipes burst. (Courtesy of OneBeacon Insurance Company)

Even as the weather is getting warmer and your thoughts are turning to gardening, bear in mind that we will now face the prospect of flooding and next winter another blast of cold. Plan now to avoid a repeat of some of the ill consequences of the great ice storms of winter. Check with us to make certain your insurance provides all the protection insurance has to offer. Better now than when the snow begins to fly!



DO INSURANCE CARRIERS REALLY PAY CLAIMS?

Over the last 23 years that I've been in the insurance business I have observed insurance carriers deny, delay and also promptly pay claims. Claims adjusters would take their time returning calls, if they did at all, even with State laws mandating response parameters. Adjusters found creative ways to delay the process of cutting a check. Some claims seemed to go on virtually forever. Many times the insured felt hopeless and hateful of the insurance carriers and the industry itself.

I have discovered the solution to this dilemma lies in the hands of the Independent Agent. We care enough to do whatever it takes to get you a check if the claim is covered and the answer if it is not covered. Claim service is the very reason why insurance is purchased in the first place and to not provide this very important element is a huge disservice.

Luckily for the insurance consumer, carriers have received this message and have stepped up to the plate in many ways. Many carriers now process claims swiftly and honestly. When they don't, you can count on agencies like ours to remind them of the fact that the reason insurance is purchased is to pay claims and to respond.

Recently, our carriers paid about \$5,000 to a business owner for ice-storm damage, about \$2,000 for a car accident and about \$5,000 for damage to a recreational building. In most of these cases it did take a little help from our agency to get the check to our customer and we were ready, willing and able to assist our client. We are "there" when you need us.

Call me anytime.



Kevin Pezze
Production Executive
Extension 209

LIFE INSURANCE: A KEY COMPONENT OF YOUR PLANNING



NEED – Why is it that we are required to have auto insurance and home insurance, yet life insurance – which may be the most important – is optional?

AMOUNT – How much is necessary depends on the amount needed to continue a family's basic standard of living.

TYPE – There are several different types of life insurance- term, and whole life insurance. They are each suited for different needs. Call us to find out which one works best for your family!

We welcome the opportunity to discuss and evaluate your personal situation.

Please give me a call at 393-2109 ext 210.

Roger Greenwood, CFP®
Life and Financial Services
Extension 210

ON A PERSONAL NOTE:

Looking back... On Dec. 12, 2008 many people in our area experienced storm related losses. Homeowners lost power and subsequently generators failed leaving them with water damage, food spoilage and downed trees. We are pleased to report that feedback from you has been positive in response to the claim handling by adjusters of the companies we represent. Marie Deyoe of Schenectady had this to say about her experience, "All those involved were very helpful and clearly explained procedure, etc. I love this agency!" As a result of this incident, many insurance carriers are now offering policy discounts for generators and supplemental drainage devices. Please call to see if any of these discounts apply to you.

Looking forward... April brings springtime, flowers and a lot of showers. Water backup coverage is a very important coverage that we offer. Some standard homeowner policies do not have this coverage. Fortunately, it can be added by endorsement to most. Please call us and find out if you have, or how to get, this valuable coverage to "stay above water".

Did you know that we write...?

Jet skis, boats, motorcycles, campers, seasonal homes and antique cars! As you think about the opportunities the warmer weather offers, take a few minutes to check that you and your family are adequately insured for all your summer activities.



Noelle Rosa
Licensed Personal Lines Account Manager
Extension 205

ALTERNATIVE HEALTH BENEFITS



As health insurance premiums continue to rise, the affordability of these premiums is becoming more of a burden for both employers and employees. These increased costs are leading some on both sides to forego health coverage altogether. Fortunately, new alternatives are available that may help an employer or employee opt for an affordable, limited health plan.

A new program has recently been announced that provides benefits for basic medical coverage including doctor's visits, hospital stays, prescriptions, emergency transportation, and much more. This program is not intended to replace or provide major medical coverage. Current health insurance options include plans with high individual or family deductibles that are paid out of pocket. This program may be combined with a major medical plan to help offset some of these out of pocket costs.

This is a great way for employers to provide basic coverage in the event that they cannot afford health insurance for their employees. It is also a great alternative to offer the employee who is in great health and only sees a doctor once year but can't afford traditional coverage. For more information regarding this and other employee benefits, please contact me.



Brian Pudlo
Account Executive
Extension 224



Please provide The MERRIAM Agency with your E-MAIL address.
Send it to us at: insurance@merriaminsurance.com

TOP TEN E-MAIL ERRORS

(with sincere apologies to David Letterman)

Because of its immediacy and relative lack of intrusiveness, e-mail is the communication method of choice for many of us. Surveys report over 65 percent of executives polled prefer e-mail to other forms of communication.

While hitting “send” may be a fast, effective way to get your ideas across, doing so too quickly and / or without a lot of thought can send the wrong message. Keep these tips in mind the next time you sit down at a keyboard.

1. Vague subject line.
The subject line acts as the window into the message and can also indicate its urgency, so be specific with what you write there.
2. Incomplete (or No) signature block.
A weak signature is almost as bad as a weak handshake: Both convey a lack of professionalism. A signature at the end of your e-mail should include your e-mail address, physical work address and voice and fax phone numbers.
3. Keeping it professional.
Take the time to craft complete sentences, use proper grammar and check your spelling. Review your e-mail carefully before sending it.
4. Going on and on and on.
This is great for the Energizer Bunny, but not for email. Make your

point as quickly as possible using short sentences and paragraphs. At the same time, you don't want to write too brief of a message, which could make you appear curt.

5. SHOUTING IT OUT.
ALL CAPITAL LETTERS is this is the ONLINE EQUIVALENT OF SHOUTING, so avoid the temptation of using the caps lock button.
6. What I really meant was...
If you're not sure how something you wrote will be interpreted, err on the side of caution and leave it out.
7. Regarding those attachments.
The receipt of large, unsolicited files is often noted as the most annoying aspect of communicating via e-mail. Limit the distribution of attachments to people who absolutely need them.
8. Wrong address.
Before you send a message, always double-check the list of recipients. If you have multiple people in your address book with similar names, you could mistakenly choose the wrong person and send him or her message intended for someone else.
9. Avoid personal communications at work.
When you use your workplace e-mail account, the message should be completely business-related. Know your organization's e-mail policy, and have your friends send non-work-related e-mail to your personal account, which you can check at home.
10. Over use.
Do you find yourself typing a long message in order to clarify a point or avoid confusion on the recipient's part? Do you hesitate to click “Send” because you think a recipient might forward your message to someone who shouldn't see it? For situations like these, it's wise to call or speak directly to the person. E-mail is best suited for quick communication.

Vince Marion
E&O Account Manager
Extension 206



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FLOOD...THE LIGHTER SIDE

With apologies to Jeff Foxworthy....YOU JUST MIGHT HAVE FLOOD DAMAGE:

- “If there are fish skeletons in the dining room ceiling light fixture, your home just might have flood damage.”
- “If you get a speeding ticket in your neighborhood...from the Coast Guard, your home just might have flood damage.”
- “If the government has posted a sign saying, “No running, diving, or horseplay” in your living room, your home just might have flood damage.”
- “If your insurer sends Michael Phelps to adjust your homeowners claim, your home just might have flood damage.”
- “If Jerry Bruckheimer calls you about using your house for the set of ‘Pirates of the Caribbean IV: The Curse of the Black Mold,’ your home just might have flood damage.”

The Merriam Agency

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WHAT YOU HAVE BEEN SAYING ABOUT US...

“Very prompt, polite and professional. Timely payment so I could get my damage fixed right away.”

- Mary Pidgeon, Schenectady, NY

“The Merriam Agency was very helpful in answering questions about the claim and negotiating the process with the adjuster.”

- Frederick Bell Jr., Scotia, NY

“Extremely knowledgeable staff. Very helpful as well.”

- Anthony & Cheryl Amiccuci Jr.,
Schenectady, NY

“It was far less painful than I thought it would be and very quick.”

- Thomas & Olga Bradley, Guilderland, NY



DEFENSIVE DRIVING SCHEDULE

UPCOMING 2009 COURSES:

Join Brian Merriam, CPCU, ARM, AAI
as he teaches the
New York Safety Program's
Defensive Driving Course.

June 15th & 16th

6 – 9 pm

The Merriam Agency
376 Broadway, Schenectady

Cost is \$32 for clients and
\$35 for non-clients

Call to reserve your spot today
as space is limited!
393-2109