



We're All Risk Managers



At Bailey Place, our corporate slogan is “We Manage Risk.” The truth is, we all manage risk every day, some better than others. We have customers that install security cameras at home and monitor them on their phones. We also have customers that eat breakfast, talk on their cell phone and “forget”

their seatbelt while driving to work. Nearly everything we do has some manner of risk attached to it.

This has become even more evident in the last year as we all try and live our lives under circumstances we have never encountered before. The Covid-19 pandemic has made us all risk managers for ourselves and our families. From wearing masks and using hand sanitizer, to avoiding public places and getting vaccines, we've all been forced to make risk management decisions.

Risk avoidance and risk reduction are two strategies to manage risk. Risk avoidance deals with eliminating any exposure that poses a potential loss. It's not an easy way to live. Risk reduction is something we do every day. Risk reduction deals with reducing the likelihood and severity of a possible loss. We buckle our seatbelts. We shovel the sidewalks. We wear masks.

How many risk exposures do you have in your life? This is a question we ask all our clients. Are you a skydiver that enjoys backyard fireworks displays next to your pool and trampoline? Or are you a weekend gardener that enjoys bird watching and painting? You're probably somewhere in-between. Our goal at Bailey Place Insurance is to help you select coverage that will protect your family and your lifestyle, no matter what risks you take.



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Backyard, Burgers, and BBQ Safety

At laid-back barbecues and neighborhood gatherings across the country, the grill has become a popular fixture. While grills may be a convenient way to cook, they still require regular maintenance. Nearly 9,000 fires a year, on average, involve grilling.

According to our friends at Erie Insurance, five out of six of these reported fires involved gas-fueled grills. So what causes a gas grill to catch on fire? We'll take a look at three of the leading causes, and explore the science behind gas grill fires.

1. Failure to Clean the Grill, Including the Grease Trap

As grease drips from hamburger patties and collects in the grease trap, a secondary fuel source is quietly accumulating. It doesn't take too many barbecues for that grease trap to fill and create a dangerous condition. In addition to grease, spiders and other insects can build nests in the burner tubes. This can obstruct gas flow, resulting in what is called a “Flashback Fire,” which causes flames to come out around the control panel.

When the grill cover is closed and the burners are on, the temperature within the grill can reach very high temperatures (>500°F) in just a minute or two. If residual grease is present, it can ignite and release an incredible amount of energy that can quickly spread to adjacent items or even your home, depending on where the grill is located.

To cut the possibility of a costly fire, regularly clean your grill, paying particular attention to areas where grease can accumulate. These areas include around and under the burners as well as the grease cup, which is typically located under the grill. Other areas where grease can accumulate are on the flame tamers.

You can also avoid excessive flare-ups by trimming meat or using a lower heat setting when grilling. To prevent flashbacks, you should regularly inspect the burner tubes and clean with an appropriate bottle brush. Between cleanings, check the flames on your burners. If they are uneven across the burner or yellow in color, this may indicate blockage.

2. Having the Grill too Close to Something that Could Catch Fire

On a rainy day, it might sound like a good idea to set up the grill on the porch or under an awning to keep you and the food dry. But the heat from the gas grill can ignite other materials nearby, which can lead to property damage, including melted siding, and could spread to engulf the house or other structures.

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Don't let your backyard party turn into an insurance claim.

Stay Afloat This Boating Season

You've been waiting all year to get on the water in one of our beautiful Finger Lakes. Getting out on the water in your boat can be a uniquely enjoyable experience, whether you are planning a day of fishing or just a few hours of recreational sailing. All of that enjoyment can quickly evaporate if you find your boat is unexpectedly taking on water, and your hopes for a relaxing day quickly turns into a frenzied effort to save your cherished vessel.

There are many potential ways for a boat to become damaged, both in the water and on the shore. Some common causes of boat damage while in the water may include being struck by a submerged object, running aground, or collision with another vessel. There are also several ways for a boat to become damaged while sitting on shore, such as sinking on land if it is not placed properly on secure ground, or toppling, which can be caused by high winds or heavy snowfall during the winter.

Although sustaining damage to your boat can be frustrating and costly, there are steps you can take to help ensure repairs are made quickly in order to get you back on the water doing what you enjoy.

Make sure no one has been injured

If there are passengers onboard when the damage occurs, check on their condition, and promptly seek medical care for anyone who has been hurt.

Notify the U.S. Coast Guard and local authorities of the damage

Boating accidents, as with auto accidents, should be reported to the authorities right away so an investigation can be conducted. The exact circumstances that require a filed report vary from state to state. Familiarize yourself with the local regulations where you are boating so that you know when to contact authorities.

Be sure to notify your insurance company in a timely manner

They can help provide guidance on the proper steps to take to help protect your vessel from further damage as well as restoring your boat.

Secure the boat to prevent further damage

If the vessel is sinking, pull it out of the water as soon as possible. However, make sure you can do this safely. Never endanger your life or the lives of others when retrieving a sinking vessel.

Document the damage

Take photos of your damaged vessel with a smartphone or camera. If your boat has struck another vessel, also document the damage to the other vessel, and remember to obtain the other party's contact and insurance information, and hull identification number (HIN#), if possible.

Contact a professional repair company or marina

They may be able to provide damage mitigation services. Also, be sure to include your insurance company in the discussion from the earliest stages of mitigation/repair.

Making Repairs to Your Boat

Remember, boat claims differ from other types of claims, particularly auto claims. They can be more complex and therefore, it is important to include your insurance company at the earliest stages of the claim. Some boats contain specialized parts that can increase the complexity of repairs. Unlike with vehicles, the boat repair process is often not as simple as dropping off your vessel at the marina and picking it up the next day.

Legends of Fall Outfitters

– It's all about family

Legends of Fall Outfitters has been providing archery equipment and supplies to Central New York since 1996, and they're celebrating their 25th anniversary this summer.

Owners Jeff and Melissa Bordwell started the business a quarter of a century ago in a small 480-square foot space, and it has grown to a fully operational retail Pro Shop that provides service year-round.

Located on Route 11 in Tully NY, Legends of Fall includes a fully stocked Pro shop with every imaginable accessory for the advanced archer to the very new beginner. The Bordwell family can help you out in their more than 4,000 square foot indoor archery range.

Jeff and Melissa have three children: Dillon, Glen and Katelyn. Jeff, Dillon, Glen and Katelyn all compete in many indoor and outdoor archery events and competitions. The entire family enjoys hunting as much as they can. Dillon and Glen have taken an active role in bow work (repair and upgrades), giving lessons, advice, and guidance to customers. Katelyn also gives lessons and has a team of young people she works with on a weekly basis and helps Melissa with the Saturday winter kid's leagues.

The entire Bordwell family works very hard to keep this family business going. Jeff has the skills to make repairs that

Customer Spotlight



The Bordwell family "takes aim" at giving you a great archery experience.

are needed to the building, and more than 30 years of hunting experience. Melissa is the business manager, handles sales, billing and organizes the leagues.

You can learn more about this family run business by calling 315-696-6766, or visiting their Facebook page.

Bob's Barbecue

- A summer tradition

It started out as a way to make a few extra bucks. Over the last 45 years, the roadside chicken barbecue has turned into a family tradition for the owners and customers alike.

George "Bob" Haskell started cooking "birds" in the mid-1970s in Homer. The hobby became his passion, and now, every summer from April to October, customers from all over New York and beyond flock to Bob's Barbecue to enjoy the food, the tradition, and the beautifully landscaped picnic area.

"Our customers have been wonderful over the years," says Phyllis Haskell, Bob's wife. "We've become a part of people's lives in our own way. Bob's Barbecue has become a tradition." The Haskell family has catered for people's high school graduation, which turned into a college graduation, then a rehearsal dinner and then a baby shower.

That customer loyalty extends from George and Phyllis to their employees as well. "For a lot of kids, we're their first job, and they come back every summer," Phyllis said. And those employees are learning more than just how to cook ribs. "We teach them life's basics too, about what will help them succeed in life."

George's sister had a tough time saying George when they were young, so she called him Bob. "I've been Bob ever since," George says. After moving around a bit in the 70s and 80s, in 1990 they moved to a farm field with a small pond on Route 281. George has single-handedly turned that field into a must-see roadside attraction, with hand-plated trees, bushes, flowers and more. Sprinkled throughout the landscaping are picnic tables, and a large pavilion to host parties.

Customer Spotlight



Bob's BBQ is open every Thursday through Sunday on Route 281 in Homer.

Bob's barbecue cooks "Low-n-Slo" on wood and charcoal, with a secret recipe that they're not sharing outside the family. You can find them at 5290, Route 281 in Homer. They're open from 11 a.m. to 8 p.m. from mid-April through October.

Meet Our Team:

Bailey Place Insurance is proud to introduce you to Ashley and Chelsea. Ashley is an account manager in our Ithaca office, and Chelsea is in Cortland. They both specialize in home, auto and umbrella insurance.



Meet Ashley Valentin

I am originally from the Ithaca area but moved to Pennsylvania and worked as a manager at David's Bridal. I've worked in retail for 12 years and retail management for 10 years. I recently moved back to the area where my wife and I bought a home in Groton. When I set our closing date, I had to find homeowners insurance, and Bailey Place helped us right away with amazing customer service and pricing. When I saw Bailey Place was hiring I had to apply! I have worked in specialty retail for my whole career where you sell an experience not a product. Insurance is the same. When I am not working my wife and I enjoy doing home projects together. We have 2 dogs and 2 cats.



Meet Chelsea Quail

I attended Marathon High School and graduated in 2018. I recently completed my Associates degree in Criminal Justice at Tompkins Cortland Community College and decided that was ultimately not the right path for me. When I saw that Bailey Place was hiring I had to apply because I saw this as an opportunity to work some place where a job can be a career. I live in the Cortland area with my boyfriend and our two dogs. We have a Great Dane and German Shorthaired Pointer. In my free time I love to take my dogs hiking and spend time with my friends and family doing anything outdoors.

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If you are grilling near exterior siding, shrubs and other nearby combustible materials, you could be serving up the ingredients for a serious fire. Heat and flames from the grill can radiate further than you may expect.

Always grill in a well-ventilated area and at a safe distance from structures, including wooden railings and other combustible materials, such as shrubbery. Be sure to place your grill on a flat, stable and non-combustible surface. Do not grill under patio overhangs, in enclosed porches, on combustible decking or near overhanging branches. Clear away accumulated leaves and other items from the grill area.

3 Leaving the Grill Unattended

Even if your grill is located well away from your home or other combustible objects, it is unwise to leave the grill unattended. Children or animals may be injured if they come into contact with a hot grill. In addition, flare-ups or grease fires can threaten gas lines or even the propane tank. Leaving the grill area unattended, even for a minute, means you can't react to quickly changing conditions.

Remain at the grill at all times when it is turned on, and take steps to reduce the risk of fire by following manufacturer's instructions for inspections and maintenance; keep your grill clean from grease buildup and protect against flare-ups.



Don't Gamble Hire Insured Contractors



When heading to a casino many people offer the advice, "Don't take a risk you can't afford to lose." If you're working with unlicensed contractors to service your property, you really are gambling.

Whether it's electrical, plumbing, HVAC, roofing or a simple painting job, if the work is being done by someone other than the building owner, that contractor should carry proper insurance coverages. If damage is caused to your property as a result of a contractor working, or worse, a person is injured, the contractor and their insurance carrier are the responsible parties. However, if that plumber is not licensed and insured, then YOU become the general contractor, and the responsible party. To make matters worse, many insurance policies will exclude coverage for damage caused by the knowing use of unlicensed contractors.

In addition to carrying their own insurance, contractors should provide a certificate naming you as an additionally insured party. Much like doubling down on that last hand of Black Jack, using an unlicensed or uninsured contractor to save a few bucks may seem like a good idea at the time. But the potential risks far outweigh any benefit.

For more information on landlord policies and risk management practices you can visit our website at www.baileypplace.com/landlord-protection