



The QUILL

NEWSLETTER

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Goodbye Winter, Hello Spring!



Epic, awful, horrible, relentless, and brutal are all words that have been used to describe this past winter. It was very cold and we did get a lot of snow, especially in February. Consider this: February 2015 was the coldest month ever in central New York.

The warmest day of the month was 32 degrees, meaning that this is the first time that we went a whole month without going above freezing. February had 14 days when the temperature was below zero and this winter, so far, has had more sub-zero days (23) than any other winter in history.

In terms of snowfall, while the totals for this winter as a whole may be about average, it snowed in February every day but one and it was the second snowiest February on record. And because of all that cold—none of the snow melted!

Another statistic which suggests that this was an unusually difficult winter was the number of insurance claims processed by our staff which were related to the extreme weather. Bailey Place claims such as frozen pipes, roof or building collapses and automobile accidents attributed to weather, were up over 20% during the first quarter compared to last year.

While we can't predict or control the weather, winters like the one we just experienced serve as a reminder of the importance of having appropriate coverage. If you haven't reviewed your insurance policies in the last 12 months, I encourage you to set up an appointment to sit down with your Account Manager. An annual review of your insurance will ensure that your policies are up to date and ready to respond when you need them most.



Stephen D. Franco, CIC
President

Teen Driving Safety

Talking to Your Teen About Safe Driving

When teens begin to drive, according to the National Highway Traffic Safety Administration (NHTSA) and the National Safety Council, the sobering statistics start to pile up:

- Car crashes are the leading cause of death for U.S. teens ages 14 through 18.
- A teen's crash risk is three times that of more experienced drivers.
- Being in a car with three or more teen passengers quadruples a teen driver's crash risk.
- More than half of teens killed in crashes were not wearing a seat belt.



You can help your young driver make better decisions behind the wheel, however. Start by setting a good example yourself. And set time aside to have a serious discussion about the following issues, all of which have a large impact on the safety of teen drivers:

- **Speed:** According to the Governors Highway Safety Association, speeding continues to grow as a factor in fatal crashes involving teen drivers. Thirty-three percent of such accidents in 2011 involved excessive speed. While a lot of emphasis is rightfully placed on the risks of driving under the influence or while distracted, the danger of speeding is just as important.
- **Alcohol:** If drivers are under 21, driving with any amount of alcohol in their system is illegal. It's as simple as that. And not only does the risk of a serious crash increase once alcohol is involved, jail time is a possibility as well.
- **Seat belts:** Teens don't use their seat belts as frequently as adults, so it's important to set a good example and always have yours on. Seat belts are the simplest way to protect themselves in a crash, so let teens know that buckling up is mandatory.
- **Phones:** Distracted driving is dangerous driving, especially for an inexperienced teen. That means no calls or texting when behind the wheel – no exceptions. Again, it pays to set a good example when you're driving with your teen in the car.
- **Passengers:** The risk of a fatal crash goes up as the number of passengers in a teen driver's car increases, according to the NHTSA. Depending on your state's licensing laws for young drivers, limiting your teen to one passenger is a good guideline. (And some states don't allow teens to have any passengers for a time.)

Of course, any driver needs to have a good grasp on the laws and rules of the road, and, because teens don't have much experience, it's important to have regular conversations about safe driving. How teens drive doesn't just depend on them. It depends on you, too!

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Flood Insurance

What you should know about flood insurance

You've probably heard this horror story before – someone loses a home due to a flood and learns after the fact that standard homeowners insurance doesn't cover flood damage.

At Bailey Place Insurance, we want you to be educated about all of the risks you may face – before a loss occurs – so you can determine what insurance coverage is appropriate. Spring is a prime season for flooding, so now is a good time to review your options.

Because very few companies offer flood insurance, the U.S. government created the National Flood Insurance Program (NFIP) in 1968. Available to homeowners, renters and business owners, this insurance often is required to obtain a mortgage in areas at high risk of flooding.

But you might want to look into a policy just for peace of mind, even if you don't live in a flood zone. According to the NFIP, nearly 25% of the program's claims occur in moderate- to low-risk areas. Check out the questions and answers below to help determine if flood insurance is right for you.

Is flood insurance available in my area?

To participate in the NFIP, a community must adopt and enforce a floodplain management ordinance with rules regarding construction in certain flood-prone areas. In exchange, the government makes flood insurance available within that community. We're happy to help you find out if you're eligible for flood insurance.

What does it cover?

The NFIP provides coverage for both the structure and its contents. Coverage for contents is optional in some cases, so you may want to give us a call to discuss other coverage for your personal property.

Keep in mind that you typically can't purchase flood insurance and have it take effect the next day. There is usually a 30-day waiting period. (Exceptions to this rule apply, however, particularly when the insurance is required by a lender and is purchased during the process of securing a mortgage.) If you think you need flood insurance, don't wait to buy a policy!

What doesn't it cover?

Generally, government-issued flood insurance will not cover the following: Buildings entirely over water or principally below ground, gas and liquid storage tanks, animals, aircraft, wharves, piers, bulkheads, growing crops, shrubbery, land, roads, machinery or equipment in the open and most motor vehicles.

How much does it cost?

As with all insurance policies, the cost of flood insurance varies depending on your situation. If your home or business is in a high-risk area, such as a "special flood hazard area," your premium naturally will be higher than those in low- or moderate-risk zones. Premiums are based on how old the building is, how many floors it has, the location of its contents, your deductible and more. Renters insurance is typically less expensive, as renters generally insure their belongings and not the building.

Where can I find more information?

As always, we are happy to help you determine your insurance needs. Val VanGorder, Vice President of Sales and Marketing, is a FEMA Referral Agent and is Co-Chair of the City of Cortland Flood Task Force Committee. Val is extremely knowledgeable about flood issues and would be happy to answer your questions.



Dr. James Clark has been a Bailey Place Insurance customer for over 35 years! Dr. Clark recently purchased a totally electric Tesla automobile; it is the first Tesla that Bailey Place has insured. The car has a range of up to 260 miles between charges, and it has the capability of responding to voice commands. Since there is no engine, the Tesla has plenty of luggage space both in the front and rear of the car. The entire staff at Bailey Place is excited about Dr. Clark's new purchase, and we are proud to say that we insure it!

Dryden Lawn & Recreation is located at 54 North Street in Dryden and has been helping customers with their lawn and outdoor equipment needs since 1972 when Steve Carpenter opened the doors. His son Fred, a Dryden High School graduate joined the business in 1987. "I love working with our customers during and after the sale," said Fred Carpenter. "Our staff is committed to providing superior customer service throughout the buying process and making sure their needs are met." They are a full service John Deere dealer and represent many other manufacturers. Their showroom has been recently renovated and provides a comfortable setting where you can see the impressive inventory of equipment and parts that they have to offer.



Customer Spotlight

Main Street Farms is a small diversified farm, organic plant nursery, and education center. Their vegetables are grown using aquaponics, greenhouses, and other environmentally friendly methods in Cortland and Homer, NY. They are dedicated to sustainable agriculture and local food security. Allan Gandelman, the co-owner of Main Street Farms, left his career as a high school teacher to foster his passion for food and agriculture.

The farm works with area schools, CAPCO, Seven Valley Health Coalition, and Cornell Cooperative Extension to provide fresh vegetables for area families and educate the community on the importance of their motto: "Local. Fresh. Sustainable."

This year the farm is excited to announce it is expanding its CSA or Community Supported Agriculture program all over Central New York with pickups in Cortland, Homer, Syracuse, Fayetteville, and Liverpool. Their CSA season starts in early June and goes into November. Each week members pick up a share which contains 10-12 different vegetables. Over the season they offer over 50 different varieties of vegetables and herbs. The boxes change weekly with the seasons so in the spring you can expect salad and cold, hardy greens. The summer brings tomatoes and peppers, while the fall has squashes, potatoes and hearty roots. For a list of pickup locations near you and more information go to www.mainstreetfarms.com.



Customer Spotlight

New York Online Defensive Driving Course

100% ONLINE
NO FINAL EXAM

10% Mandatory Insurance Reduction for 3 Years
Approved by the New York State DMV

Top 5 Reasons to Choose Our Course:

1. Guarantees Up to 10%* Car Insurance Discount
2. Reduces Up to 4 Points on Your License
3. Free Certificate & Electronic Reporting to DMV
4. Quick, Online & Easy. No Boring Classroom!
5. We Promise You'll Pass or Your Money Back

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Employee Spotlight



Jessica (Berlew) Weaver is a Business Account Manager and the Human Resource Manager for the agency, working out of our Cortland Office. She began working for Bailey Place Insurance in April 2009. Jessica's favorite parts of her job are the daily interactions with the customers, "making sure that they have the proper insurance coverage for their exposures." She also enjoys the daily interactions with the employees of the agency. "Together we solve problems, answer tough coverage questions and make sure that the customer is always our top priority. I also really like that there are never two scenarios that are exactly the same. We are always thinking outside the box and constantly learning new aspects of the insurance industry."

Jessica has always lived in the Cortland area, graduating from Homer High School. She also attended Tompkins Cortland Community College, where she earned two Associates Degrees. In her spare time, Jessica enjoys running, gardening, boating, and spending time with her husband and animals. They have three pets: Lexi, a 4 year old German Short Hair Pointer and two cats, Bo and Luke.



Gale Miller works in our Ithaca office as a Personal Account Manager and has 28 years of experience in the insurance industry. She has worked for several insurance companies and she began with our agency in 2009. She feels that working on the agency side of the business is much more challenging and rewarding.

Gale lives in Trumansburg and thinks that the Fingerlakes area is one of the best in the country. She enjoys hiking the trails in the area gorges and spending time with her family at the local parks and lakes. Other favorite activities are dancing, speed walking, and Zumba class.

One of her favorite quotes is "What lies behind you and what lies in front of you, pales in comparison to what lies inside you."



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Spring Cleaning Tips

Of course, because spring is a time for new beginnings, cleaning and organization around the house are very popular this time of year. If you're ready to tackle that monumental chore, read on for some helpful information.

Take it one room at a time. Deciding to clean or organize your entire home can quickly get overwhelming. If you focus on just one area or room, then move to another only when you're finished, you'll likely work more efficiently.

Follow the six-month rule. Generally, if you haven't used something in six months (with the exception of seasonal items), it's a good idea to consider throwing it away or donating it.



Don't forget the kitchen. Just like other rooms, your kitchen likely has things that haven't been used in some time — and this includes food in the refrigerator or freezer. Give those appliances a thorough cleaning and get rid of anything you won't be eating.

Set yourself up for success. Paper clutter is something we all could probably cut back on pretty easily. Setting up a few recycling bins throughout the house gives you a convenient alternative to just setting that old magazine or paperwork down somewhere and watching the pile grow.

Make some money! Of course, the spring cleaning garage sale is a tradition for many homeowners, and can be a great way to bring in some extra income. Talk about a win-win situation — you get rid of stuff you don't need, and someone pays you for it!

Stay safe. When you're cleaning or maintaining your home, be mindful of the physical risks involved. Lift with your leg muscles, not your back. Avoid prolonged repetitive motions. Use ladders, lawnmowers and other dangerous tools with caution.

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