



The QUILL

NEWSLETTER

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Summertime!



I love living in Central New York because of the four seasons. However, I must admit, like most, I'm partial to our summers. Playing golf with friends, fishing with my kids, barbecues with family and baseball games

followed by ice cream are just a few of my favorite summer activities. This time of year always serves as a great reminder of why there is no place I would rather live and raise my family.

Local businesses that provide a personal touch also make Central New York a great place to live. One of our customer spotlights, Coffee Mania, has been serving up Cortland's coffee of choice for over fifteen years. As a regular customer, I'm always amazed at the excellent customer service I receive each and every time I pull up to the drive through window. This is the kind of service and quality that the big national corporate coffee chains simply can't provide.

Now that the school year has come to an end, take time to get out and take advantage of the wealth of social, recreational and cultural activities that are available locally for young and old alike. And while you're out, don't forget to support our local businesses that make Central New York such a great place to live! Have a wonderful summer!



Stephen D. Franco, CIC
President

Dogs and Umbrella Insurance

Love Bites— Get Umbrella Coverage

In today's economy, everyone is pinching pennies. So why worry about umbrella coverage? Shouldn't a home and auto policy leave you adequately covered?

Unfortunately, we live in a world of lawsuits. Large damages can be awarded, be extremely expensive and have long-term financial impact. Those lawsuits can come from unlikely sources, such as our furry friends.



The Franco's 12 year old German Shepard, Roxy (She's very friendly).

Take Herschel for instance. Herschel is a much-loved, rather timid labradoodle who enjoys taking naps on the driveway while his owner mows the lawn.

Herschel watched from eight feet away as his neighbor, a 39 year old man, showed off his rollerblading skills to his kids. The man wiped out on the sidewalk in front of Herschel's house and broke his leg. He required surgery, costing around \$35,000 in medical costs and \$18,000 in lost wages.

Fair or not, the man brought a lawsuit against Herschel's owner, suing for \$220,000 in damages. He alleged that Herschel had caused the accident by getting in his way, despite multiple witnesses to the contrary.

But Herschel's owner was lucky—a jury vindicated Herschel. However, lawsuits such as these can easily exceed the limits on a homeowner's policy, leaving the insured responsible for the remainder. An umbrella policy would prevent that, giving you an extra \$1 million to \$5 million in coverage.

Our furry friends can put your assets at risk in other ways as well. According to the Center for Disease Control and Prevention, 4.7 million people are bitten by dogs each year, with half of those occurring on the owner's property. Dog bites, according to the Insurance Information Institute, account for about a third of all homeowner's insurance claims, which only cover limited damages.

Protect what you love. Call us to talk about your umbrella options.

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Yard Work Safety

Let's Keep Our Lawns - and Ourselves - Safe in Central New York

For many of our neighbors in Central New York, summer means more than sunshine and vacations. It also means working in the yard - often with tools that can be dangerous if not used properly.

Each year about 400,000 people are treated for injuries from lawn and garden tools, according to the U.S. Consumer Product Safety Commission (CPSC). Don't let your landscaping efforts land you in the hospital! Follow these handy safety tips.

Tool safety tips from the U.S. CPSC

- Dress appropriately. To protect yourself from debris when using lawn tools, wear eye protection, long pants, long-sleeved shirts, close-fitting clothes and no jewelry. Sturdy shoes are recommended, and ear plugs may be appropriate depending on how loud the device is.
- Before starting, remove objects from your work area that could cause injury or damage, such as sticks, glass or stones.
- Keep children indoors and supervised at all times when any outdoor power equipment is being used. Never let a child ride or operate a garden tractor or riding mower, even if the child is supervised. And never assume children will remain where you last saw them.
- Use extreme caution when backing up or approaching corners, shrubs and trees.
- Teenagers using power equipment should always be supervised by an adult.
- Handle gasoline carefully. Never fill tanks while machinery is on or when equipment is still hot. Of course, you should never smoke or use any type of flame around gasoline or any gasoline-powered equipment.
- Do not work with electric power tools in wet or damp conditions. For protection against electrocution, use a ground fault circuit interrupter (GFCI).
- Be sure that extension cords are in good condition, are rated for outdoor use, and are the proper gauge for the electrical current capacity of the tool.



Lawn Chemical Safety Tips from Texas A&M University

- If you use chemicals to control weeds or pests in your lawn, read the product label carefully so you understand the potential effects on humans, animals and the environment. Follow all instructions.
- Keep children and animals away from the application area, and protect your skin, eyes and nose during and after application.
- Remember, use only the recommended amount. Using more of the chemical will not do a better job.
- Ask yourself if you truly need to use a general pesticide. Is there a product that will specifically treat only the problem you need to solve?

From all of us at Bailey Place Insurance, here's to keeping both you and your lawn healthy this summer!

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For the past 88 years, **Thayer Appliance**, located on West Seneca St. in downtown Ithaca, has been helping customers find the right appliances for their homes and offices. Current owner Doug Thayer is the third generation owner and has been working at Thayer appliance since his high school years. Known as Ithaca's "preferred consumer appliance store," Thayer appliance offers competitive pricing and one of a kind service on top name brands such as GE, Maytag, Kitchen Aid, Sub Zero, Wolf, and many more. With a show room stocked full of name brand appliances, and a friendly staff with over 30 years of experience, Thayer Appliance "will provide you with expert advice and guidance on the latest technologies on the market," while making sure all of their customer's needs are met.

Customer Spotlight



Customer Spotlight

Coffee Mania is a small local coffee company that roasts and serves craft-quality coffee at its three locations in Cortland County. It was founded in 1999 by Craig and Michelle Brooks. It started with one drive-thru location on the corner of Port Watson and Pomeroy Streets in Cortland and then expanded to another drive-thru location in the Groton Avenue Plaza. More recently, they opened Origins, a sit down café in Homer in 2009. They offer a full line of coffee and espresso based drinks, as well as fresh baked treats and other food items.

As small business owners, the Brooks find that one of their biggest challenges is finding new ways of bringing exceptional products and service to their customers. They are always looking for ways to thank, reward and engage their wonderful staff of hard working baristas. While these are large challenges, being able to deliver on them is one of the most rewarding and enjoyable parts of their job.

In a typical week, their staff will work 30-40 hours, while Craig and Michelle will sometimes work upwards of 70-80. They believe, "It's not work, if you are having fun, right?"

While their business is not really seasonal, the wintertime is probably the toughest for them to navigate. There is the ongoing work of snow and ice removal as well as making sure their buildings are



being properly heated and maintained to ensure the comfort of their guests, staff and sensitive brewing equipment.

Coffee Mania's business mission statement is "To serve the best damn coffee money can buy, with love in our hearts and smiles on our faces." After almost 16 years of serving Cortland County, that statement still resonates with them strongly. It embodies all that they do.



Fun Fact

Our offices brew Coffee Mania coffee daily.

Employee Spotlight



Kaylee Benz grew up on a dairy farm in Homer and spent much of her childhood at the farm helping her father. She graduated from Homer High School in 2008 and attended Nazareth College, where she earned a Bachelor's Degree in Business.

Kaylee returned to the area after college and came to work for Bailey Place in our Cortland Office as a Personal Account Manager. After three years, what she enjoys most about her work is making our customers happy.

Kaylee recently purchased her first home in Homer. She loves Homer because of the small town feel and the close-knit community. In her spare time, she enjoys hiking with her friends and her dog, Woody. Kaylee's favorite quote is "Life is a dance, you learn as you go."



Tawnya Winchell is a Commercial Lines Account Manager in our Cortland Office and while she has been with Bailey Place Insurance for 6 years, she has worked in the insurance industry for 15 years.

She loves being outdoors during the summer and fall but can be found hibernating in the winter. Any time of year will find her curled up with a good book.

Tawnya and her husband enjoy camping with their horses and 3 Australian Cattle dogs; Chance, Hemi & Callie.

One of her favorite quotes is "The only people who you should get even with are those who have helped you."



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Check out our new website!

We are excited to roll out our new website. Immediately you will notice streamlined menus, simple navigation and access to the information you need, any time of day. Our goal with the new site is to provide you with an easier way to learn about who we are and how we can help you with your insurance needs.

Our new website has a secure client portal that offers our existing customers the ability to address their insurance needs at their convenience, 24 hours a day, seven days a week. Use your desktop computer, smart phone, or tablet to connect with your service team, see your current policy, get an ID card, print a business insurance certificate, share a document, or check on an existing claim. Please contact your account manager who can provide you with access to the portal, or email your request to info@baileypplace.com.

We will continue to expand our online content to bring you updated and relevant information. We encourage you to bookmark our website and check back often.

We hope you enjoy the new website, and find it informative and easy to use.



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