

TIMES LEADER MEDIA GROUP



Managing Risk

A Guide to Insurance

Wednesday, August 29, 2018



Luzerne County is all too familiar with flash flooding. This is a recent photo of water damage in West Nanticoke. Protect your home from flash flooding and more. See inside for details.

Look inside for insurance advice from local experts, tips on choosing the right policy and much more!





Plenty of factors go into determining insurance risks

By Patrick Kernan | pkernan@timesleader.com

KINGSTON – When you boil it down, the business of insurance is essentially about helping people out after things go wrong. But how do the companies determine what the risks are?

According to Jim Heffers, it gets a bit complicated.

Heffers, an insurance agent with the family-owned Heffers Insurance, based in Kingston, said risk management is a process that is gone through for every policy, and that no policy looks alike.

Rates, Heffers said, are determined through a process of quantifying the specific risks that a policy entails.

“For a home, we’ll look at the square footage, the type of construction,” Heffers said. “Things like the roof, plumbing, electrical, the furnace and the dates of updating and if they had any losses.”

The implication, then, is that older or historically faulty equipment would cause a higher risk, and thus lead to a higher rate to cover that risk.

Heffers said that similar determinations are made for essentially anything else that an insurance provider may cover.

For cars, the risk is “primarily” determined by the vehicle’s make and model, its age and the driver’s own safety record.

A commercial building would take into account many of the risks that a home would, but also take into account business-specific risks, such as what, if anything, the business is manufacturing, its gross product and other elements.

“Are people coming to the building, are there safety zones where customers can go in places like auto shops?” Heffers listed as additional potential risks.

Heffers said it is difficult to qualify risks that would affect the whole area, as things like flood and mine subsidence insurance are handled in different ways, saying instead that risks are measured on an individual basis.

Reach Patrick Kernan at 570-991-6386 or on Twitter @PatKernan



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▶ If you put it off, you may never get to it. Face it, we all procrastinate. Especially when it comes to dealing with uncomfortable subjects like your death or declining health. It's best to confront these topics now, while you still can. Life is uncertain. Tomorrow may be too late.

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Selecting the right insurance agent for your needs

Everyone needs a good insurance agent to help walk them through the confusing process of getting the best coverage for their valuable assets.

Unfortunately, not every agent is the reliable, reputable agent professional you'd hope. It's important to make sure you vet your agent prior to opting into the coverage they offer.

An experienced agent can walk you through various options, keeping in mind your budget and lifestyle. Your financial future depends on finding the right person to help you get insurance that will fit your needs.

Family, friends and colleagues have likely worked with insurance agents in the past. Ask people you trust for referrals. If you receive a recommendation, it is because that person has had a positive experience. There is a strong likelihood that you will have similar results.

Good agents understand that offering great service will keep them in business. Their careers depend on word-of-mouth. If you are happy with the service you receive, your insurance agent will appreciate your willingness to send business their way.

If you do not have recommendations, begin researching your options. Begin by looking at local companies and brokers. As you conduct your research, be thorough and critical. Buying a policy is similar to purchasing a new car or home. It truly is that important.

Select a company that is highly regarded by consumers. Read reviews of each company to determine who has the most satisfied clients. Are they easy to work with? Have there been any problems with collecting on a policy?

Also, check that any prospective agent has all necessary licenses and training.

After narrowing your list of prospective agents, make an appointment to visit each one. Prepare a list of questions and concerns about your personal situation. Take notes during your meeting. Remember that you must feel comfortable with the answers before purchasing a policy.

If an agent tries to pressure you into making a decision right away, inform him that you need more time and cannot sign anything immediately.

The right agent will let you take as much time as you need to understand the implications of each policy. They will give you useful information and not subject you to high-pressure sales techniques.

Your agent should be available. The relationship doesn't end once the sale is completed. Your dialogue should be continuous. The best agents are available in the event you have to file a claim.

Agents who have been in business for many years likely have a good reputation and track record. They understand the policies and will even take extra care that you are properly protected.

It is essential that you choose the right type and amount of insurance to adequately protect yourself and your financial future. The policy should be tailored to fit your specific needs.

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Business Flood Insurance

Natural disasters can be absolutely devastating businesses of all sizes. Wind, lightning and earthquake insurance may be part of your business policy, but what about protection from floods and water damage?

Ask your local broker if your commercial property insurance includes flood coverage. If not, it may be time to add insurance from the federal government's National Flood Insurance Program.

Read on for key factors to consider when purchasing a flood insurance policy.

Flood Insurance Coverage

According to the NFIP, a general rule of thumb is that if water comes from above — including rain or snow — you'll be covered by standard commercial flood insurance. Keep in mind that you cannot purchase NFIP coverage directly from the federal government. It can only be purchased through an insurance professional.

Do I Need Flood Insurance?

If you live in a high-risk flood area, you may not have a choice. Mortgages from federally regulated or insured lenders require business owners to purchase a flood insurance policy in this case. You can find flood map search tools online to determine if a prospective area falls within a

flood zone. You can also call your local property assessment office to find this information.

Policy Amounts

According to the NFIP, commercial flood insurance provides up to \$500,000 of coverage for your building and up to \$500,000 for its contents. You can purchase excess insurance coverage to rebuild properties valued above NFIP limits, so be sure to understand exactly how much coverage your business owns.

Common Losses

Here are some of the common losses that flood insurance can protect you from:

- Heavy or prolonged rain.
- Water from overflowing rivers or streams.
- Storm surge, snow melt or broken dams.
- Many policies require water to cover at least two acres or affect two properties.

Insurance Advice from a Local Expert

Insurance in a Changing World

Michelle West, Licensed Property & Casualty Agent, Yeager Insurance Agency

One day it started raining, and it seemed like it would never stop. Our area has received rainfall in unprecedented amounts this summer, reaching almost our total annual rainfall by early August. As a P&C insurance agent, I not only watched the rivers rise, but also fielded the inevitable calls about the damage that much water can, and will, bring.

Flooding can happen, everywhere and anywhere. The stories of flooding and water damage are varied and range from the headache a few inches in a basement to washing away entire buildings, destroying the livelihoods of our friends, family and neighbors. Flooding is the number one natural disaster, worldwide. It accounts for 90% of all declared natural disasters in the US and the risk is increasing.

By and large, there are two primary driving forces behind the increased risk of floods; rapid urban development and expansion & a warming climate. Roadways and asphalt make for easy runoff. Levees and dikes can be used to mitigate water and move it towards a more appropriate path away from homes and businesses but these have limitations. Improved city planning & using advanced technologies can provide valuable mitigation tools. The more contentious factor is human caused climate change resulting in a warmer, and therefore wetter, world climate. As average global temperatures rise due to human industry, more water vapor is released and stored in our atmosphere, increasing the frequency and severity of storms. The juxtaposition of these two factors has one result: larger & more

unpredictable flooding resulting in heavy losses to homes & businesses. An inch of water can cause an estimated \$21,000 in damages to a 2,000 square foot property. Six inches of swiftly moving water can knock a full grown adult off their feet and cause loss of control of a sedan sized vehicle. At one foot and above, vehicles will be washed away and houses can be lifted from their foundations (source: floodsmart.gov)

Flood insurance can assist in helping people recover from these damages. Most people are aware that homeowners insurance and most business owners policies specifically exclude flooding. If you need, or want, flood coverage, there is one answer: The National Flood Insurance Program, or NFIP. Due to its cost and limits in coverage, some may feel that this is an unnecessary coverage, but the average flood policy claim payout is approximately \$42,000 and 20% of all filed claims are in a low to mod-

erate risk zone. In a high risk zone, your risk of being flooded is two times more likely to be damaged by flood than fire (source: floodsmart.gov)

Prevention is the key to solving our flooding problems. Proper urban planning, flood gates and levee systems, sump pumps and maintained drainage spouts are all part of the solution. Bringing up easily moved items from lower levels of homes or businesses and having a flood emergency plan can greatly reduce the amount of damage and ensure that your belongings are safe & secure. Having a plan in place also will help alleviate the risk of injury or death due to flooding.

Larger issues such as addressing a changing climate and federal funding for the Flood program can be addressed by contacting your elected representatives and voting for those that support measures, backed by science and experts in the field, that will mitigate flood risk and lessen human impact on the climate at large.

From Superstorm Sandy to Hurricanes Katrina and Harvey, we have seen what the real impact of flooding can be. Information and preparation are the best tools we have to prevent and mitigate the devastation we have seen. From short term improvement to long term action, we can all impact the level of awareness and better protect our communities from the devastation that water can bring. Together, we can work to better prevent flooding, prepare for flooding that is unavoidable and to better & more accurately predict when and where the next floods will strike. And when you need us, we will be there to help you rebuild.





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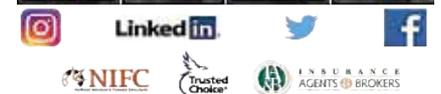
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Flooding fast facts

Floods can be highly destructive natural disasters. The U.S. Geological Survey's Water Science School says that around 71 percent of the Earth's surface is covered by water. While oceans hold about 96.5 percent of all the planet's water, rivers, lakes, ice caps, and glaciers also are large water sources.

National Geographic points out that flooding has caused more death and destruction than any other kind of natural disaster in the United States. Flooding may result from overflowing streams or rivers; when coastal storms cause the sea to surge inland; if a dam or levee has ruptured; if ice melts rapidly in the mountains; or if excessive rain cannot be absorbed by the ground fast enough. Flooding can even occur without warning, and such instances are referred to as "flash flooding."

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FLOODING

from page 11

Staying safe during floods involves understanding floods. The following information, courtesy of the Emergency Management Institute, FEMA, Ready.gov, and National Geographic, can help men and women better understand floods and how to stay safe in flooding situations.

- No region is safe from flooding. Floods can occur anywhere, but are rare in areas where water is scarce.

- Floods may develop very slowly or in just a matter of seconds after an extensive rainfall.

- Areal floods can occur where saturated grounds are present.

- Although the term “hundred-year flood” describes an extremely large and very rare event, these types of floods have recently been occurring worldwide with increased regularity.

- In the United States, floods cause about \$6 billion worth of damage and kill, on average, 140 people every year.

- Coastal flooding alone attributes to \$3 trillion in damage worldwide.

- China’s Yellow River valley has been home to some of the worst floods in history.

- Flood waters can quickly knock people off their feet and carry them away.

- It’s important to sanitize oneself after coming in contact with flood water, which could be contaminated with various natural and man-made substances.

- It may be necessary to move to higher ground when flooding situations occur. It’s important to heed safety precautions and evacuation messages.

- Rapidly moving water has the potential to carry a house, car, trees, or other structures away.

- Drivers should not try to navigate through flood waters. Many deaths that occur during floods happen when drivers try to move through flood waters.

- It’s imperative to keep an emergency kit, nonperishable food, flashlights, and batteries on hand to combat potential disasters like floods.

- Flood damage is not necessarily covered by homeowners insurance. Those who live in high-risk flood zones would be wise to purchase flood insurance to protect themselves.

Floods can be formidable foes. Armed with information, people can be safer when the waters rise.



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Reducing Automobile Risks

A traffic accident isn't just a headache. It's an event that can have a major impact on your long-term financial, physical and mental health. The pain and suffering caused by a wreck can linger for years, making it critical to protect yourself with safe driving practices, smart decisions and comprehensive insurance coverage.

Safe Driving Practices

Around the world, nearly 1.3 million people die in road crashes each year, an average of 3,287 deaths a day, according to the Association for Safe International Road Travel. The group reports that an additional 20 to 50 million are injured or disabled in accidents, with more than half of all road traffic deaths occurring among young adults ages 15 to 44.

These statistics can be curbed by defensive driving practices. Defensive driving includes scanning the road as far down as you can, increasing your distance around distracted or aggressive drivers, eliminating distractions, staying visible to other drivers and avoiding blind spots, keeping a calm and positive attitude, and always having an escape plan while on the road.

Smart Decisions

A leading cause of auto accidents is intoxicated drivers taking the wheel. If you're under the influence of alcohol or drugs, you have no reason to drive. Stiff penalties and the risk of injuring others in an accident

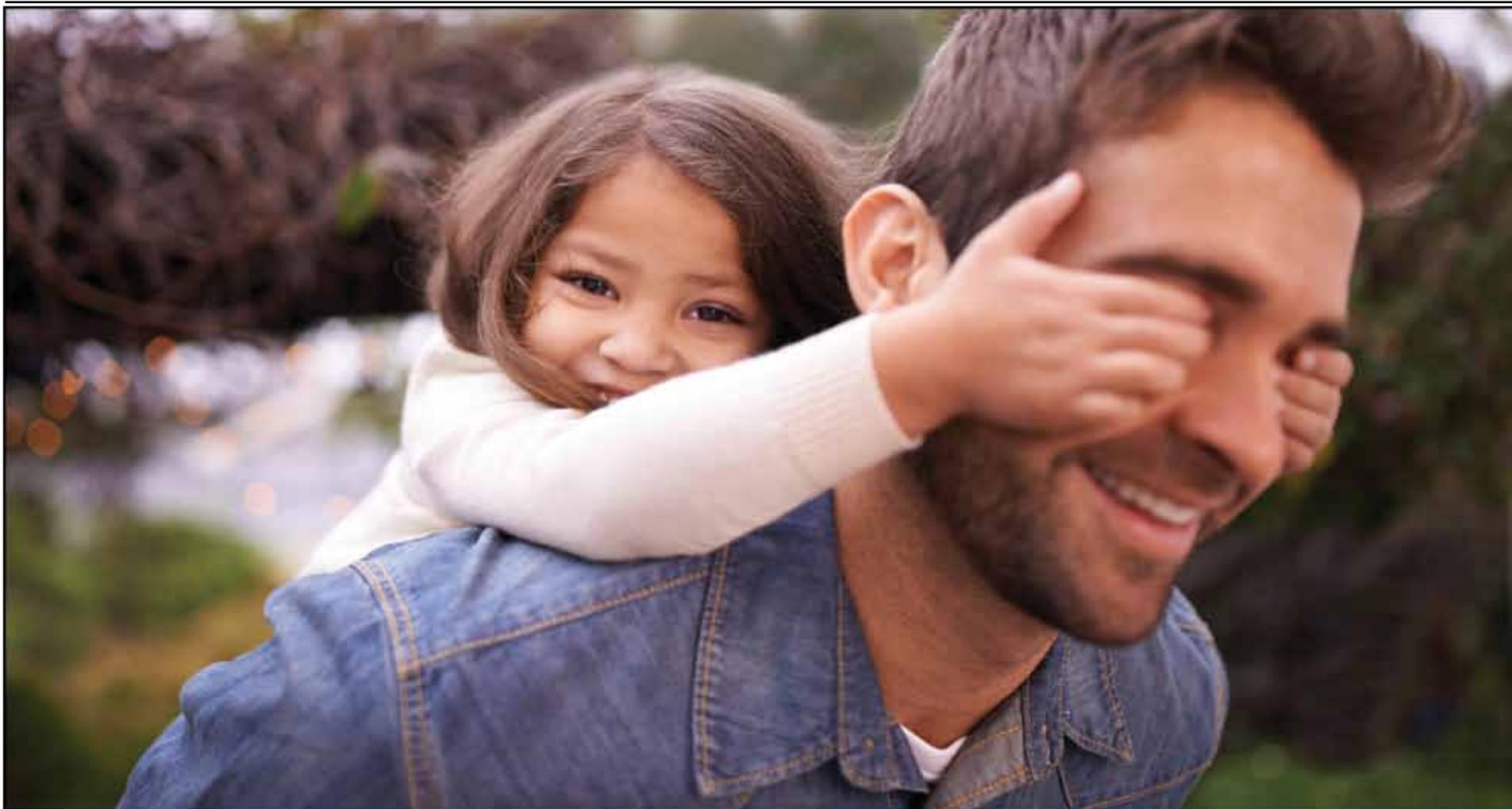
should be enough reason to call a cab or ride-sharing service.

Another safe driving tip is simple, yet often overlooked: Wear seat belts. In 2016, seat belt use in passenger vehicles saved an estimated 14,668 lives, according to the National Highway Traffic Safety Administration. The national use rate is at 90.1 percent, reports NHTSA, but nearly 27.5 million people still don't buckle up.

Comprehensive Insurance Coverage

Think local when it comes to finding an auto insurance coverage that fits your family's needs and price point. Your local insurance agents understand what's available on the market and how to find a policy that matches your specific needs. Using a local agent will likely mean better service and a more personal approach versus finding a policy online.

Buy from a company licensed in your state. Contact your state insurance department if you're unsure about a company you are researching. And don't forget to shop around. Get at least three price quotes from companies before selecting your carrier and local insurance partner.



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Factors that impact auto insurance premiums

Auto insurance rates vary from person to person, even though it may seem like the offerings are the same. But no two drivers are the same, and certain factors may be affecting drivers' auto insurance premiums without the motorists even realizing it.

Automotive insurance provider State Farm says most insurance companies consider several factors when calculating the cost of car insurance. Recognizing which situations can increase or lower costs can help drivers get the best rates and coverage needed. Although it can be tempting to reduce the price of insurance by choosing lower amounts of coverage, there are other ways to make insurance more affordable.

Move

Insurers typically look at where a person lives when calculating rates. Those people who live in highly populated, urban areas likely will have higher premiums than others who live in more rural towns. That's because greater population density often translates into more people on the road - and a greater chance for insurance claims due to fender benders or theft. By moving, a person may be able to cut rates.

Gender and age are factors

One can't step into a time machine, but it's helpful to know that growing a little older can lower insurance premiums. The financial advice source Money Crashers say that young men usually incur higher rates than young women because statistically men get into more accidents. However, as a person moves into his or her senior years, the roles reverse. Older women may see higher rates than men the same age.

Keep make and model in mind

The type of vehicle driven can affect insurance premiums. Certain insurance carriers will increase premiums on vehicles that are more susceptible to damage. Flashy sports cars or those that do not score as highly on vehicle safety ratings calculated by industry experts may result in high premiums. Vehicles that are desirable to car thieves also may cost more to insure. Researching vehicles prior to purchase and checking the rates for those cars or trucks with insurance companies can help keep costs low.

Commuters may pay more

Individuals who use a car for business or frequent commuting may pay more than people who drive less because statistically there is a greater risk for an accident, says State Farm. Reducing commute times

can lower premiums.

Tie the knot

Insure.com says married couples have been found to be less of a risk to insurance providers statistically than those who are single. A study by the National Institutes of Health found that single drivers were twice as likely to be in an auto accident as married drivers. Combining policies also can help married people save.

Follow the rules of the road

Drivers who have moving violations, drink and drive or engage in otherwise risky behavior behind the wheel may see their rates soar.

Insurance companies weigh factors such as driving record, age, locality, and more when assessing premium costs. Drivers have some room to get lower rates by knowing the factors that determine their premiums.



Risks at Home

Buying a home is likely the most expensive purchase you will make. It is a decision that comes with many benefits and potential pitfalls, depending on how well you protect yourself throughout the buying process. Likewise, renting a home or apartment can be the largest bill you pay each month.

It is crucial to protect not only the actual structure of your home or apartment, but also your personal items within it. Here are three factors to consider when buying or renting a home:

Location

In real estate, location is everything. Houses that are located near highly rated, permanently staffed fire departments usually cost less to insure, according to the Insurance Information Institute. This also holds true for homes that have a hydrant nearby.

Living near an ocean? Consider your proximity to the coastline. Houses located on or near the coast will generally cost more to insure than those further inland due to the risk of hurricanes or flooding. They may also require a separate hurricane or windstorm deductible. Work with your local insurance agent to see what types of coverage is available in your area.

Age of the home

Older, Victorian-style homes are all the rage. But owning and maintaining one can hurt your wallet. Features like plaster walls and traditional wooden floors can be costly to replace and can raise the cost of insurance. Before signing the dotted line to purchase a vintage home, work with your inspector to check out the condition of the plumbing and electrical systems. Age can affect the safety and integrity of these systems, which is something that will also be assessed by your home insurance provider as it determines the cost of your policy.



Quality of Construction

The age of your home is also a big factor in determining its compliance with building codes. Homes today are constructed to meet modern, engineering-based building codes. Consider how much renovation will set you back when deciding whether or not to purchase an older home.

Does the home have a new roof or will it have to be replaced relatively soon? Depending on the type of roof and whether or not it's made with fire- or hail-resistant materials, you may even qualify for an discount, according to the Insurance Information Institute.

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People fear change. As the owner of an insurance agency, I've seen first-hand that this fear can cost people hundreds of dollars for themselves and their families.

For example, I recently spoke with a family who felt that we could not give them a better deal than their current agency, which they'd been loyal customers of for years and years who were happy with their coverage.

Although they were skeptical, I provided them with a quote for their home, automobiles, motorcycle and a rental property. When I showed them a side-by-side comparison, they switched providers immediately.

When I initially told them that we could save them \$400.00, they assumed that it was an annual savings, that it would disappear in the short term due to fee increases, or that the coverage in our quote wasn't the same. Even the idea that their family could save some money wasn't enough to get them to consider making a change.

However, once we sat down and compared the quote I provided to their current plan, they saw the coverage was the same and that they could be saving \$400.00 per month, not per year.

Our lives change and, as time passes, so does the coverage we need. Often, the policy that was right for us when we bought our first car or first home doesn't adapt to accommodate our new circumstances. That's why I offer every client I speak with the opportunity to review their policies to make sure they have the right coverage at a good price.

The family I mentioned above fell victim to small increases every year driving up what they paid when, with maybe an hour or two of work or an honest conversation, they could have found out much earlier that they



could be saving money each month. I can't tell you that your policy is too expensive or just re-quote a policy without your permission – that's not legal, and with each family's different needs, one size never fits all. But I can help you understand your policy, understand the difference between "Tort Options" UM/UI and Stacking, and help you decide what coverage is the right fit for you.

If I can't save you money, I will tell you that you're getting a great deal on your coverage, no matter who insures you: my job is to analyze risk and find the best coverage for your budget, not to put

anyone down or talk about another agency behind their back.

We buy insurance to protect our family and our assets:

1. In case we hurt someone in an accident or someone is injured on our property (Family, Life Insurance, Liability for Home and Auto).
2. To replace our income when the worst happens or you can't work due to illness, or to protect you in the event of a lawsuit (Income).
3. To repair or replace your home or your car after damage that could cripple your finances without adequate coverage (Property).

It's natural to be afraid of change and risk. It's my job to be a Risk Adviser, someone who can look at your life and give you the best coverage to protect you and yours that your budget allows. I want to make sure that you have the "best fit" policy at every stage of your life, and that your family is protected by its insurance coverage, not just "legal." I welcome the opportunity to discuss your unique needs and your coverage with you.

How to create an effective fire safety plan



While fire can provide warmth and safety, it also can cause immediate and significant damage that can uproot lives and devastate homes. Because fire is such a formidable foe, it's imperative that people from all walks of life have a fire safety plan.

The threat of fire

The National Fire Protection Association says U.S. fire departments responded to an average of 358,500 home structure fires per year between 2011 and 2015. On average, seven people die in U.S. home fires per day. The Ontario Ministry of Community Safety & Correctional Services says 48 percent of fires that cause severe losses occur in residential properties. Both the NFPA and the Office of the Fire Marshal and Emergency Management in Ontario state that cooking-related

fires are the most prevalent, followed by fires sparked by heating equipment.

How quickly fire can spread may surprise some people. The Grand Traverse Metro Fire Department says that in the average two-story home fire, fire ignites in 30 seconds, smoke pours into most rooms by 2.5 minutes, and roughly 4.5 minutes after the fire has ignited, flames can be visible from the exterior of a house. Temperatures inside can grow from 190 F to more than 1400 F in two minutes.

See PLAN | 20



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PLAN

from page 19

Planning is critical

When fires ignite, time is of the essence to make a fast evacuation. Unfortunately, panic may set in and people may not know how to act when under such acute stress. That's why planning for the event of fire can provide families with the information they need to evacuate safely. Evacuation plans and drills should be established and practiced frequently so that getting out alive becomes second nature. However, only about one-quarter of households have actually developed and practiced a home-fire escape plan, according to the NFPA.

The following guidelines can help families customize their fire escape plans.

- Find two ways out. Look at your home's layout and identify two ways out of every room, if possible. Walk around the house in each room and practice what to do if a fire broke out in that space, offers Safe Kids Worldwide.

- Choose an outside meeting place. Estab-

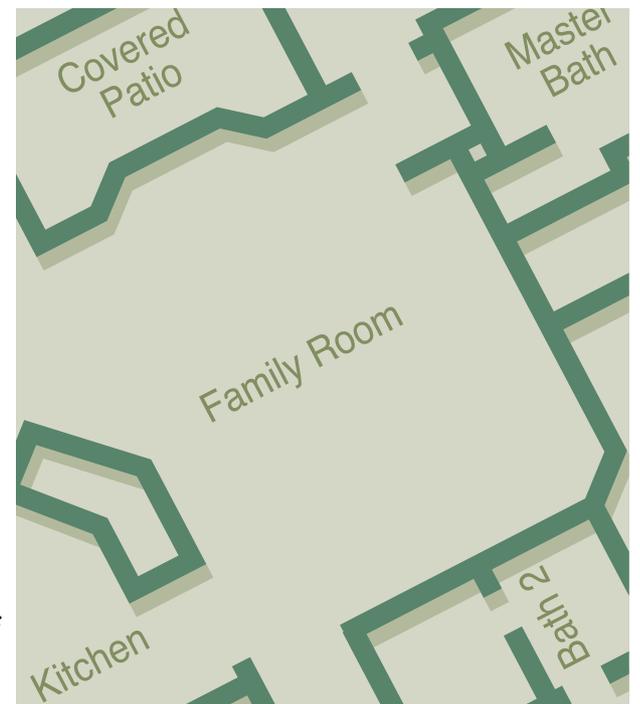
lish a spot to meet a safe distance in front of the home where everyone can gather after they've gotten out safely.

- Assign help to those with mobility issues. Elderly adults, infants or young children may have difficulty escaping on their own. Plan a buddy system so that a key person in the household is responsible for rousing and helping another from the house.

- Check fire protection. Be sure that there is a working smoke alarm in every bedroom and on every level of the house.

- Drop it low. Heat and smoke rise and escaping on hands and knees is essential for survival.

- Practice several times a year. Conduct a fire drill a few times each year, and choose a different escape route each time. Invest in a UI-certified collapsible rescue ladder and attach it at least once, advises The Fire Department of New York, in case a second-story evacuation is necessary.



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Insurance Advice from a Local Expert

Tips for the Medicare Annual Enrollment Period

Beth Ann Stair, Independent Insurance Agent

What it is

In a nutshell, the Annual Enrollment Period (AEP) runs from October 15th to December 7th in 2018. This is when changes can be made to existing Medicare Advantage (MA), and Medicare Advantage with Prescription Drug, (MAPD), and Stand Alone Prescription Drug Plans (PDP). New plan choices take effect on January 1, 2019. But keep in mind that the Plan Sponsors (the carriers) also make changes to their plans each year. For example, a stand alone prescription drug plan may not be the same as the previous year. You may find that the tier of a particular prescription drug you're taking may change from the previous year, resulting in higher, or lower, co-pays at the pharmacy.

What you should know

Everyone that has been Medicare eligible for at least a year knows that you will be inundated with mail at this time of year. Before ditching that mail each day, check for mail that has been sent to you from your current plan carrier or CMS (Center for Medicare and Medicaid Services). This is how they will let you know of changes to your current plan, such as benefit and premium changes. It's important to read this as you don't want any surprises when it's too late to make changes.

period, you will generally have to go through medical underwriting.

What you can do

At this time, you can enroll, change or drop a MA, MAPD or PDP plan. As mentioned previously, changes take effect on January 1st and continue through the following December 31st. This is a year long commitment, so it should not be taken lightly. For those that don't like change, you're going to have to realize that change can be a good thing! But you have to know your options. Typically, if you enroll in a new MA, MAPD or PDP plan, you will be automatically disenrolled from your current plan. There are some exceptions, so you may want to seek advise.

Resources

This is often very confusing and time consuming research. You can get more information and guidance by going on line to www.medicare.gov, or by calling 1-800-medicare. You can also contact the PA Dept of Aging at: Email: aging@pa.gov, Telephone: (717) 783-1550.

If you prefer to have someone in person, there are many agents and brokers that do not charge for their services, as they get commissions from the carriers they represent. Look for one that represents more than one carrier, in order to get your best options.





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Health Insurance Considerations

An effective health insurance policy shouldn't be your only line of defense against life's risks. Your habits must complement your coverage to give you the best chance of living a long, healthy life.

This means incorporating regular exercise and smart eating into your daily routine. Once you are committed to sustaining these type of choices, you can work with a health care insurance agent to find the best coverage for you and your family.

Insurance Terminology

Before choosing your next coverage, get to know some of the following key terms, according to healthcare.gov:

Deductible: How much you have to spend for covered services before your insurance company pays anything (except free preventive services).

Copayments and coinsurance: Payments you make each time you get a medical service after reaching your deductible.

Out-of-pocket maximum: The most you have to spend for covered services in a year. After you reach this amount, the insurance company pays 100 percent for covered services.

Total Costs

Plans in the healthcare.gov marketplace are broken down into four categories:

- Bronze
- Silver
- Gold
- Platinum

Categories with higher premiums (generally gold and platinum) pay more of your total costs.

Consider your lifestyle choices and family dynamic when selecting a tier. If you don't expect to use regular medical services and don't take regular prescriptions, healthcare.gov recommends considering a bronze plan, which can have low monthly premiums but high deductibles and pay less of your costs when you need care. If you expect a lot of doctor visits or need regular prescriptions, a gold plan may better fit your needs. These policies generally have higher monthly premiums but pay more of your costs when you need care.

Working closely with a local insurance agent can help you feel supported throughout the decision process. The agent can help you make sure your doctors take your new plan and help answer any questions you have on the price or effectiveness of the coverage.



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- ❖ Renters Insurance
- ❖ Homeowner Insurance
- ❖ Life Insurance
- ❖ RV Insurance
- ❖ Motorcycle Insurance
- ❖ Boat Insurance
- ❖ Umbrella Policies
- ❖ Classic & Antique Car Insurance
- ❖ Health Insurance
- ❖ Off-Road Vehicle Insurance
- ❖ Earthquake Insurance
- ❖ Flood Insurance
- ❖ Disability Insurance

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- ❖ Business Insurance
- ❖ Landlord Protection
- ❖ Commercial Auto Insurance
- ❖ Commercial Liability Insurance
- ❖ Commercial Property Insurance
- ❖ Commercial Umbrella Insurance
- ❖ Surety Bonds
- ❖ Workers' Comp Insurance
- ❖ Professional Liability Insurance
- ❖ Employment Practices Liability Insurance
- ❖ Bank Forced Coverages
- ❖ Community Associations Insurance
- ❖ Contractors Insurance
- ❖ Transportation Insurance
- ❖ Campground & RV Parks Insurance

Health and Safety on the Job

Is your workplace safe? For many professionals across America, the answer varies based on their line of work.

Here are some of the most common safety risks found in today's work environments, according to Occupational Safety and Health Administration.

Safety Hazards

- Spills on floors or tripping hazards, such as blocked aisles or cords running across the floor.
- Working from heights, including ladders, scaffolds, roofs or any raised work area.
- Unguarded machinery and moving machinery parts; guards removed or moving parts that a worker can accidentally touch.
- Electrical hazards like frayed cords, missing ground pins and improper wiring.

Biological Hazards

- Blood and other body fluids.
- Fungi/mold.
- Bacteria and viruses.
- Insect bites.
- Animal and bird droppings.

Physical Hazards

- Radiation: including ionizing and nonionizing, such as EMFs, microwaves and radio waves.
- High exposure to sunlight and ultraviolet rays.
- Temperature extremes.
- Constant loud noise.

Chemical Hazards

- Liquids like cleaning products, paints, acids and solvents.
- Vapors and fumes that come from welding or exposure to solvents.
- Gases like acetylene, propane, carbon monoxide and helium.



- Flammable materials like gasoline, solvents and explosive chemicals.

Ergonomic Hazards

- Improperly adjusted workstations and chairs.
- Frequent lifting.
- Poor posture.
- Awkward movements, especially if they are repetitive.

Disability Insurance

More than one in four 20-year-olds will experience a disability for 90 days or more be-

fore they reach 67, according to the Social Security Administration. Both short-term and long-term disability policies replace a portion of your monthly base salary up to a cap. Some long-term policies pay for extra services like training to return to the workforce.

If you can't buy disability insurance through your employer, you can purchase an individual policy by working with your local insurance broker. Most individual policies are sold for long-term coverage, but you can find short-term options as well.



A Secure Future for Your Family

Unless you are debt-free and would leave behind enough cash to take care of your family financially, you should be looking into a life insurance policy. Working with a trusted life insurance broker can give you peace of mind in knowing that someone is helping you find the policy that works best for your family.

How Much Do You Need?

In a recent CNN Money report, a collection of financial planning experts recommended enough life insurance to replace five to seven years of your salary.

If you have young children or significant debt, you should bump up your coverage so you have enough to replace as much as 10 years of your salary, the report stated.

Types of Life Insurance

There are two main types of life insurance:

- **Term life:** With lower premiums and straightforward terms, these policies are great for limited budgets. The policyholder pays premiums and if they die while the policy is in effect, their beneficiary receives the death benefit.

- **Whole life:** This is a permanent life insurance, which stays in effect for as long as you pay the premiums. When you pay your premium on a permanent policy, it's split between the death benefit and the cash value. Your local insurance agent will be able to help you define your exact benefits.

the cost

Life insurance policies vary in cost, but the best rates go to those who are in good health and have a family history of good health. If you are overweight, have a health condition, smoke or have a risky occupation, you may pay up to 50 percent more for insurance, according to the Insurance Information Institute.



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Create a vehicle preparedness kit

Breaking down while driving can be unnerving, potentially delaying trips and stranding motorists and their passengers for lengthy periods of time. However, for those with well-equipped emergency preparedness kits in their vehicles' trunks, breakdowns can be much easier to manage.

Even though new vehicles are loaded with advanced technology, drivers are no less likely to avoid breakdowns. In fact, roadside calls for stranded vehicles are on the rise. A study by the American Automobile Association found that, in 2015, 32 million drivers required the organization's services, with issues regarding vehicle batteries, flat tires and vehicle keys reaching all-time highs. Despite early warning systems, more than half a million drivers in the United States ran out of gas last year, necessitating service calls.

An emergency vehicle kit is something that no driver should leave home without. Just because a car appears to be in good shape or is well-maintained doesn't mean something can't happen. Here's what to stock in an emergency preparedness kit for a vehicle.

- **Sustenance:** It's impossible to determine how long you may be stranded if your vehicle breaks down. Therefore, keep some high-calorie energy or protein bars, or other portable foods with a long shelf lives, in your vehicle at all times.

- **Water:** Popular Mechanics says a person needs roughly a gallon per day to stay hydrated. If that's too much to pack, bring empty water bottles and purification tablets. Otherwise, stock up on bottled water.

- **Weather supplies:** You never know which way the weather will turn. A blanket, poncho, tarp, trash bags, and much more can be used to keep covered, warm and dry.

- **Mobile phone:** Mobile phones can be used to call for roadside assistance or other help. But keep in mind that cell signals may be especially weak in remote areas.

- **Reflective triangles:** These items will warn oncoming traffic that your vehicle is on the side of the road.

- **Waterproof flashlight:** A flashlight is handy for making repairs at night or signalling traffic in the dark.

- **Foam tire sealant:** Tire sealant can be used to quickly repair flat tires



until they can be assessed or changed at a mechanic's shop or dealership.

- **Tire jack:** You may need to change a tire on the spot.
- **Jumper cables:** If a vehicle battery dies, a quick jump can get you moving along. Some people prefer a portable battery charging pack instead.

In addition to these supplies, a multitool, batteries, first-aid kit, rags, ropes, and duct tape are handy to have around.

Preparedness kits can keep drivers safe and get them back on the road faster.



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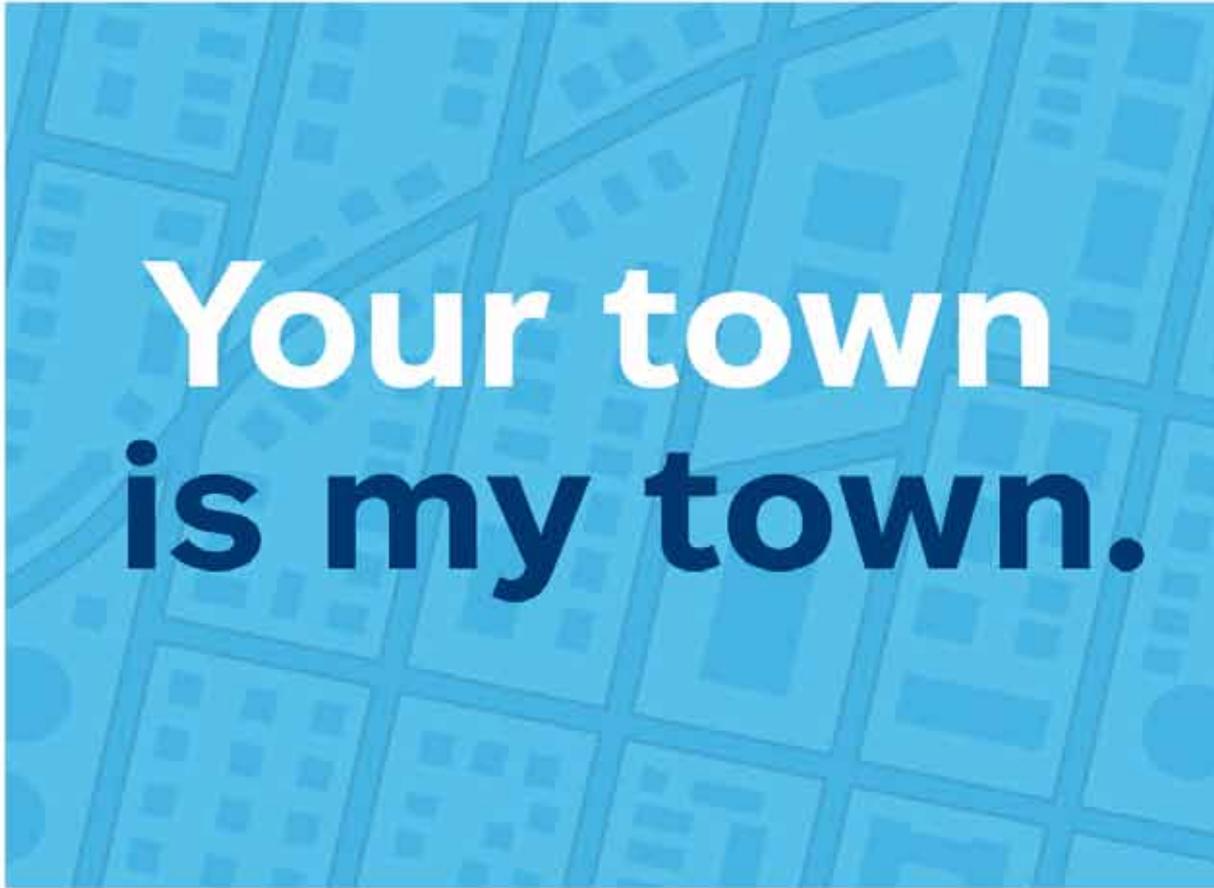
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Annuities for Retirement

Annuities are diverse investment vehicles issued by insurance companies and sold by insurers, brokerages and mutual fund companies. Buyers invest money in an annuity owned by an insurance company, who in turn invest that money. In exchange for their investment, buyers are guaranteed a steady monthly check for a set number of years.

The amount you will receive monthly from an annuity depends on multiple factors. According to The U.S. Securities and Exchange Commission, these factors include the type of annuity, how much you invest, how your investment performs and which features you add.

Types of Annuities

There are two main kinds of annuities. Immediate annuities start with a lump sum. The insurance company then sends you regular payments right away. Your insurance broker will run you through the payment options. In a deferred annuity, you invest years before retirement. Your investments will grow, tax deferred, until you retire.

Pros & Cons

Annuities are great for people near retirement age, people who haven't saved enough to retire, and people who need a steady retirement income, says the Insurance Information Institute.

Some drawbacks, investor.gov says, are that the calculations used by insurance companies to determine the rates of return on some investments may suppress long-term earnings. You may also need to pay surrender charges to the company if you decide to cash an annuity in. Lastly, annuities can carry high fees when compared to other long-term investment options.

Be sure to consult with your local insurance professional to find the right annuities for your investment portfolio.



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Insurance Advice from a Local Expert

Choosing the Right Life Insurance Policy

Submitted By Matt Dailey State Farm Agent, 348 Pierce St Kingston PA 18704

When shopping for life insurance, you'll face several important decisions. One of the most basic is whether you want a term life or whole life policy. Understanding the benefits and risks of each will help you choose the best policy for your current and future financial needs.

Term life

With term life, you pay premiums for a certain period, say 20 years, and in exchange, the insurer agrees to pay your beneficiaries a stated benefit if you pass away during that time.

Pros

- You'll receive great value. Term insurance can be purchased in large amounts for relatively small premiums.
- You can match terms to needs. Many people choose to match the length and amount of their mortgage to the term and coverage amount of their life insurance policy. If the unthinkable happens and you pass away, the mortgage can be paid off with the life insurance proceeds providing protection and security for your loved ones.

Cons

- The policy is temporary. One of the key benefits of term life is also its biggest risk. If your term expires and you still have life insurance needs, you'll re-enter the market as an older and potentially less-healthy consumer. That means significantly higher premiums, provided you qualify for coverage.
- The benefit may not be paid. If you outlive the term, your beneficiaries may never receive the benefit. Companies like State Farm® offer Return of Premium Term life insurance though. With this type term life insurance policy the premiums you've paid will be returned to you if you outlive the term. If you pass away during the term, your beneficiaries will receive a death benefit.

Whole life

Whole life insurance provides a death benefit throughout your life. It also includes a cash value component that accrues value over time, al-



lowing you to borrow or withdraw funds as needed.

Pros

- Lifetime coverage. A whole life policy covers the rest of your life, not just a stated term. As long as your policy is in force when you pass away, your beneficiaries will receive a death benefit.
- You'll retain access to your money. A portion of the premiums you pay for a whole life policy become part of the policy's cash value. Once sufficient cash value has accrued, this cash value becomes available to you through loans or as a surrender value. You can even report the cash value as an asset when applying for a line

of credit. Any way you choose to use it - if you choose to use it - the cash value of a whole life policy provides another level of financial security for your family.

- You may receive dividends. The insurer may pay dividends to whole life policy owners, depending on the company's financial performance. Although dividends are not guaranteed, the possibility of earning dividends is an attractive feature of whole life policies.
- Estate planning. If you plan to pass on sizable assets, your attorney or estate planner can help you use the policy's death benefit to address estate taxes for your heirs.

Cons

- Higher initial premiums. In the first years of a whole life policy, the premiums are often higher than a comparable term life policy. However, the lifetime level premiums for a whole life policy become more affordable over time, while term renewals can involve significant increases in premiums.
- Good financial decision-making is based on solid research and sound advice. If you're in the market for life insurance, be sure to discuss your options with a qualified insurance representative and consult your tax and legal advisor regarding your situation.

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Additional information may be found on our website <https://www.statefarm.com/insurance/life>



Preparing for large-scale emergencies

It is impossible to predict what the future will bring, but a growing number of people are focused on safeguarding their futures by preparing for catastrophic emergencies. Perhaps in reaction to terror-related attacks across the globe, the rise in devastating storms, and domestic and international social unrest, survivalism has gained a foothold in many households.

Survivalism is a movement of individuals or groups who are actively readying themselves for self-reliance in the event of an emergency that may stifle social or political order — or bring about other negative factors. Members of this movement have been called survivalists or “preppers.” The American Preppers Network defines a prepper as a person who takes personal responsibility for an impending disaster or emergency, typically by stockpiling food, water and other supplies. Although the extent to which preppers prepare for the possibilities of survival during difficult times varies from mild to the extreme, for many it has become a part of their daily lives.

There are countless reasons why people prep. These may include having resources should a grocery store or another retailer run out of supplies if a disaster occurs. Individuals need only take a look at the recent hurricanes

that took place, in Houston, Texas, Florida and Puerto Rico to see how quickly food, water and other resources can be diminished. Prepping enables individuals to ride out such storms in the event that disaster aid or other assistance does not arrive fast enough.

Preppers practice certain strategies for dealing with pandemic illnesses, weather emergencies such as earthquakes or hurricanes, or nefarious undertakings, such as attacks by hackers on power grids or communications networks.

Various groups and resources list their top picks for supplies to stockpile. The following are guidelines culled from The Prepper Journal, Happy Preppers and The Survivalist Blog.

- Water filtration devices, including portable filters, bleach or purification tabs, keep water safe to drink. Be sure to have 5-gallon water jugs to store the water and transport it.

- Rice, beans, honey, canned vegetables, canned fruits, and canned meats have long shelf lives. Retailers offer prepared, freeze-dried foods that can be a good form of sustenance.

- Lighters and fire starters are handy. Should a power outage occur, an old-fashioned fire may be the best way to stay warm. Keeping seasoned wood and tinder also is helpful.

- Medications, such as fever reducers, antihistamines and more, can be lifesavers. A fully stocked first-aid kit also is essential.

- Flashlights and extra batteries provide illumination in the event of a long-term power outage.

These are just a few of the many items people can keep on hand to be prepared for any number of emergency situations.

DON'T SLIP UP THIS WINTER



Secondary snow and ice management companies often allow **snow and ice to build up** in areas with heavy foot traffic, obstructing safe pathways.



According to the US Bureau of Labor Statistics, in 2014, there were **42,480** workplace injuries and illnesses involving ice, sleet, or snow that required at least one day away from work to recuperate.



The Snow and Ice Management Association reports **shortages of de-icing road salt inventory** from primary and secondary supply chains, which will negatively impact the snow management industry this upcoming winter.

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Insurance Advice from a Local Expert

5 Financial Planning Mistakes to Avoid

Provided by John J Carr, Northwestern Mutual

We all have goals and dreams for the future. Whether you want to buy your first home, or are planning to open your own business, money is probably one of your primary considerations. This is just one reason why you need to create and maintain a strong, yet flexible, financial plan. Your plan is a tool that helps you get from where you are now, to where you want to be in the future.

Plan to confidently achieve your goals by avoiding these five financial mistakes:

Not budgeting:

Thinking that you have 'enough', or knowing you don't, isn't reason for not maintaining a budget. There are many online tools that make knowing what's coming in and what's going out easy and efficient. After budgeting for a few months, you may be surprised to learn how much you spend on your cable bill, lattes and eating out. By maintaining a budget and making necessary changes, you may be able to sock away more for your financial goals.

If that's not reason enough, job layoffs or other sudden expenses can happen when you least expect it. Maintaining and reviewing your budget can help ensure you set aside extra cash in the event of such financial strain. The rule of thumb is to have three to six months of living expenses saved.

Delaying saving for retirement:

Patience is not a virtue when it comes to starting your retirement savings. As quickly as you're eligible, be sure to take advantage of any retirement plan offered by your employer - contributing at least enough to earn the maximum match (if one is offered). The younger you are when you start, the more time your money will have to multiply.

If you're self-employed or your company doesn't offer a 401(k), make sure you're still saving for retirement by setting up an IRA (Individual Retirement Account). You won't receive a matching contribution, but you'll still enjoy tax benefits and possibly greater flexibility than the 401(k).

Tapping your retirement savings for non-emergency needs:

Taking money from your retirement account is like borrowing from your future needs to pay for your present wants. Before the age of 59 ½, withdrawals from these accounts often have stiff penalties and tax costs.

It's best to avoid using these funds. Unfortunately no matter how careful you are with your finances, job layoffs, hospital visits and home

repairs can happen when you least expect them. For those true emergencies it's important to build a financial safety net with an emergency fund. The general rule of thumb is to keep three to six months of living expenses in an emergency account to avoid tapping into your retirement savings.

Not being properly insured:

What would happen to your income, assets and loved ones in the event of disability or death? To protect yourself and your loved ones, it's essential to make sure you're insured against possible financial losses.

Although you may not think you need insurance when you're young and single, at this time your age and likely good health may make it the best time to buy. If your debt is under control, and your emergency fund is established, consider purchasing disability, life and long-term care insurance. Speak with a financial professional to help fill your coverage gaps and make sure you review your coverage regularly.

'Setting and forgetting' investments:

It's important to take time to periodically review your investments for a few reasons. One, your risk tolerance for investments changes over your lifetime, usually being greater when you're younger and smaller when you're older. Two, as you advance in life, your goals and investments will need to be updated to reflect changes such as raises, new jobs, moves and new family members. To make sure you're maximizing your earning potential and that your investments are accurately reflecting your goals and risk tolerance, plan to meet with a trusted financial representative before one of these milestones or at least annually.

Financial planning can seem complex, but with help from the right team, including a trusted financial professional, you can welcome the future with confidence.

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Luzerne County 9-1-1

Your First Contact in an Emergency!

In Luzerne County, 9-1-1 calls are answered by trained professionals working to send emergency response agencies to your location as quickly as possible. Luzerne County 9-1-1 has valuable resources available to assist the residents and visitors of our county including, but not limited to: language translation services during emergencies, text to 9-1-1 (call when you can, text when you can't) and emergency medical instructions. Below are some useful tips for callers requiring emergency assistance.



Following these suggestions during a 9-1-1 call will help save valuable time when seconds matter!



DO NOT HANG UP – during times of high call volume, you will hear a recording advising you to remain on the line – your call will be answered in the order it is received.



PROVIDE YOUR LOCATION – Provide the call-taker your address, including the street name and the EXACT municipality of the incident and the business/commonplace name, if it is known. If the address is unknown, provide the 9-1-1 Telecommunicator with as much information as possible to help locate the incident.



REMAIN CALM – although it is difficult, and it is understood that you are experiencing an emergency, try to remain calm and speak clearly, in order for the Telecommunicator to understand you and dispatch first responders to your location promptly.



ANSWER THE QUESTIONS – Luzerne County 9-1-1 Telecommunicators are trained to ask specific questions related to the location and incident, so it is important to answer the questions to the best of your ability. While the call-taker is processing your call, information is sent almost immediately to the dispatcher, so continuing to answer questions does not create a delay in getting you the help needed.



Teach your children their physical address and create your free safety profile by visiting www.Smart911.com



For additional information, or questions regarding Smart911, contact Angela Czapla at 570-826-3071 or Angela.Czapla@luzernecounty.org. Additional resources can be found on our website: www.luzernecounty.org under the "9-1-1 Communications" link.



Luzerne County 911
PENNSYLVANIA

Be prepared in an Emergency situation!

- Dial 9-1-1 for all emergencies
- Know where your emergency is
- Know what your emergency is
- Always answer questions, remain calm and don't disconnect until the calltaker is finished.

- My Physical Address is: _____
- Apartment/Room/Suite # _____
- My Municipality is: _____
Boro/Township/City
- My Phone number: _____

Stay safe when caught outdoors



When storms roll in, they might bring along high winds, thunder and lightning and drops in temperature. Many people ride out storms indoors, but some may find themselves suddenly caught in a storm and not know what to do.

For the unprepared, the potential for injury is significant. So it's important to routinely brush up on surviving a storm when caught in one outdoors.

Lightning

Lightning can pose a significant threat. Real Clear Science says the average bolt of lightning, striking from cloud to ground, carries roughly one billion joules of energy, 300 million volts and 30,000 amps. Lightning also generates temperatures hotter than the surface of the sun. According to data collected by the National Oceanic and Atmospheric Administration, in North America, Florida, Texas and Colorado had the highest number of lightning-related fatalities between 2005 and 2014. Environment Canada says that roughly 10 people die in Canada each year because of lightning.

Finding shelter when lightning strikes is ideal but not always possible. If you cannot get indoors, the next best thing is to stay low to the ground. Lightning tends to strike the tallest items around. Therefore, staying put in a ditch or depression in the ground can protect you against a possible lightning strike.

NOAA says to stay away from tall, isolated trees, which can become lightning rods. The same can be said for seeking shelter under a tent or pavillion, as these structures are often metal and can conduct the lightning.

Cars can be a somewhat safe spot if there is nothing else available. The metal shell of the car will disperse the lightning to the ground, offers AccuWeather.

The National Weather Service says groups caught outside during lightning storms should spread out to avoid the current traveling between group members. Also, remember that, while water will not attract lightning, it can conduct and spread the charge, so avoid bodies of water and wet areas.



Winds

High winds also pose a safety risk. These winds may accompany thunderstorms, tornados or hurricanes. For those who are caught outside in high winds, The Weather Channel advises taking cover next to a building or under a secure shelter.

Wind can easily bring down trees, branches, and power lines. It also may blow around outdoor furniture and other heavy items. FEMA says to stay away from balconies or elevated areas to avoid falling objects. Avoid roadways and train tracks when on foot, as gusts can blow people into the path of oncoming vehicles.

Electrocution from downed power lines is a potential side effect of high winds. Avoid anything that might be touching power lines.

Being indoors during severe weather is ideal but not always possible when a storm arrives unexpectedly. Knowing how to behave in these emergency situations can prevent injury and even death.

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