

# Your BUSINESS

Fall 2014 • New Jersey

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## Are you insured for a sewer backup?

What goes up must come down.

But sometimes, what goes down comes back up.

In fact, it's an increasingly common problem: According to the Civil Engineering Research Foundation, the number of sewer back ups is increasing by roughly 3 percent each year. Overworked, clogged or damaged sewers can send raw sewage running back up through your drains—not only causing expensive, difficult-to-repair water damage, but also creating potentially dangerous health hazards.

While we might think such flooding from a backed-up sewer line is just the sort of thing a commercial property policy should cover, usually it doesn't. The standard policy specifically excludes water damage, including "water or waterborne material, which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment."

Fortunately, what the standard policy taketh away, an endorsement to your policy can giveth back. Many—though not all—carriers will offer coverage for "direct physical loss ... caused by water or waterborne material, which: 1.) backs up through sewers or drains; or 2.) overflows or is discharged from a: a. sump, sump pump, or b. related equipment."

Insurance-wise, that's a simple solution. There also are some preventative measures you can take and share with

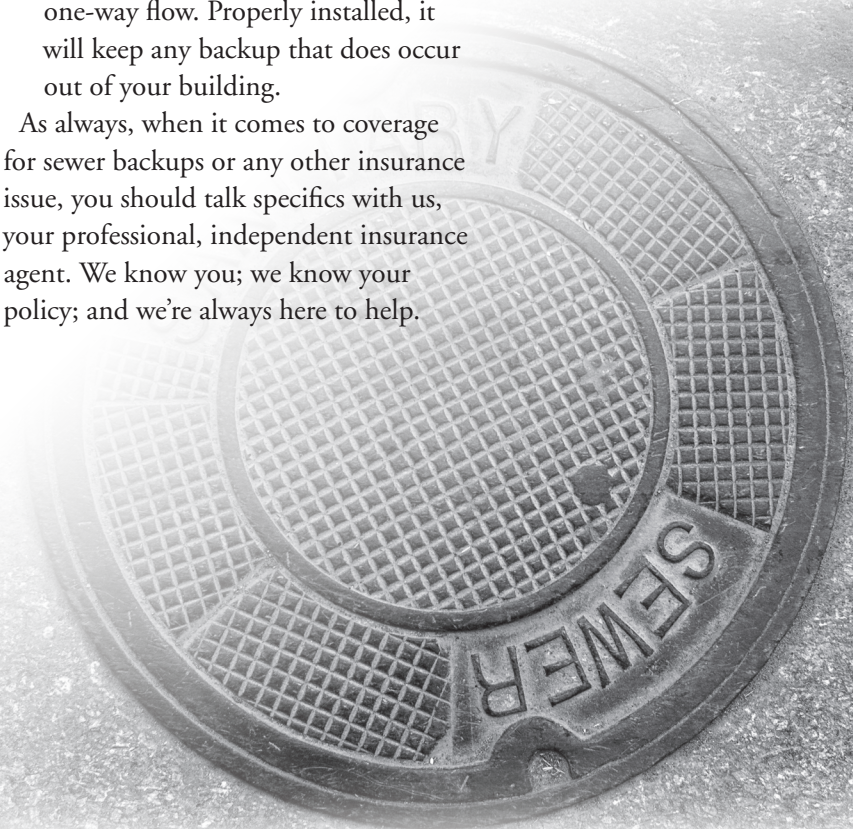
staff and customers to help avoid a backup in the first place:

- Don't dump grease down the drain; it will harden either in your business's plumbing or in the main sewer and, over time, cause clogs.
- Not all paper is meant to be flushed. In fact, toilet paper is specially designed to deteriorate quickly to avoid clogs and backups. Other papers, including paper towels, are not.
- Install what's called a backwater prevention valve in your main drain. It's a special valve that allows only one-way flow. Properly installed, it will keep any backup that does occur out of your building.

As always, when it comes to coverage for sewer backups or any other insurance issue, you should talk specifics with us, your professional, independent insurance agent. We know you; we know your policy; and we're always here to help.

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# Slips and falls are no joke

Buster Keaton, Charlie Chaplin, the Three Stooges and Chevy Chase are among our favorite slapstick comedians. But, hazards that cause slips and falls are only funny when they happen on screen. When customers or employees at your business “fall victim,” it becomes a serious liability that can cause injury, loss of productivity, your reputation and even your business.

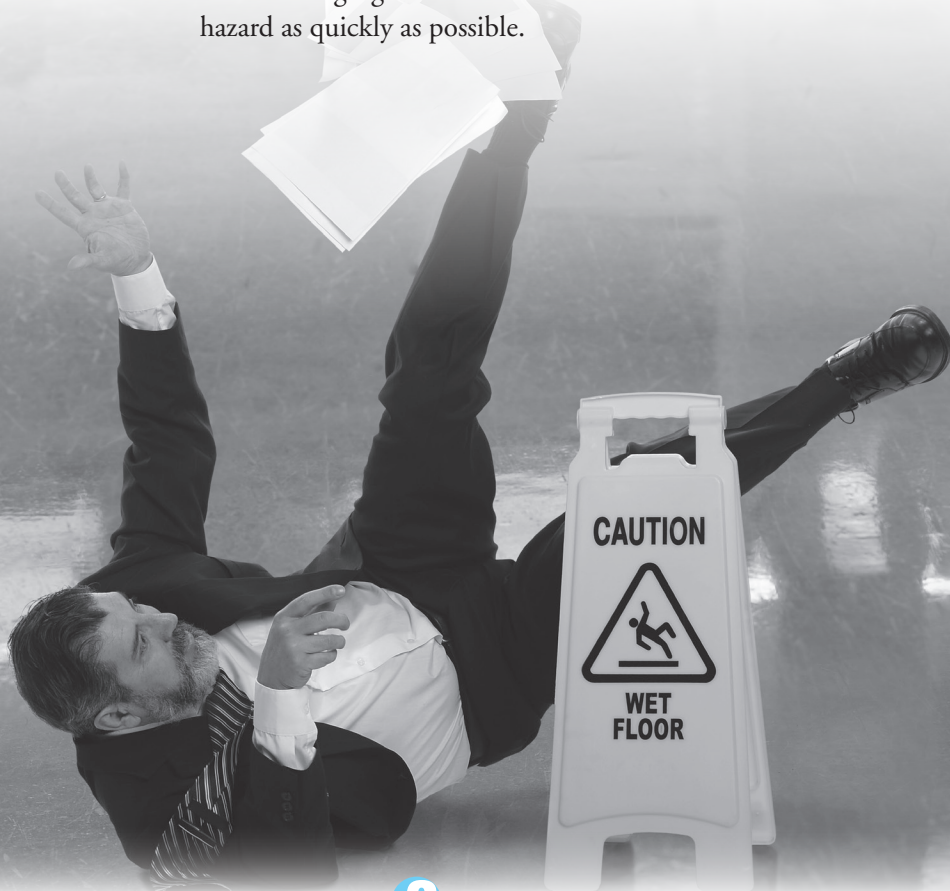
Accidents happen, but you can do a lot to protect your staff, your clients and your business. First, call us to ensure you’ve got adequate business liability and workers compensation coverage. And, with a nod to Chaplin, you probably want to have an umbrella policy as well.

Once you’ve made sure you have the proper coverage, there are steps you can take to help prevent accidents and protect yourself in the case of a claim. Business owners are responsible for keeping their property hazard-free.

- Make sure all floors and walkways are constantly maintained. Entrances and bathrooms can be especially slick. Consider installing an umbrella rack, so excess water isn’t tracked inside.
- Install secure handrails near all stairs and balconies.
- Always maintain sidewalks and parking lots on your property. Consider hiring someone for snow and ice removal to ensure it’s handled promptly, since potholes and ice are common hazards.
- Check your property constantly and every day for common hazards that cause falls. Teach your employees to do the same—watching for wet, slippery or greasy floors; uneven floors; torn or damaged carpets; and clutter or errant cables or wires. Even dim lighting or obstacles that prevent a clear view.
- If you or an employee finds a potential hazard, act immediately. Post warning signs and eliminate the hazard as quickly as possible.

- Train your employees in slip-and-fall safety, and establish protocol on how to report, reduce and remove hazards. Make sure they know what to do in the case of hazardous situations and accidents.
- Document all of your efforts by keeping records of your daily safety inspections, maintenance work and how you dealt with any slip-and-fall accidents.

Protecting your livelihood is serious business. Having rules and processes in place is an important way to prevent injuries and even lawsuits. Document your efforts and keep daily records and safety inspections. Establishing a proactive culture of prevention could save your business. Working with us to make sure that you are covered also is your best protection.







## Winter wonderland and your business

Winter is a time for office parties, end-of-the-year audits and planning for the next year. It also can be business-as-usual when bad weather arrives. While it's important to make sure all your employees are safe, you have customers who depend on you to be open all year long.

There are some steps you can take now to make sure your business is ready for the winter.

### The structure

When was the last time you really looked at the building housing your business? Now is the time to inspect windows and doors for air leaks; service your HVAC system (and generator) to make sure it's running at 100 percent; and cover any central-air units; etc. Are there any trees or bushes that need to be trimmed, so they aren't brushing up against the building? Do you have a plan to clear your parking lot and sidewalks of snow and ice, should it become necessary? What

about the snow load on your roof? How will you determine if it needs to be cleared? Since your employees and customers will be accessing this area, you want to make sure it is safe.

**“A good insurance policy can give you peace of mind. It can offer protections if someone slips and falls on your property.”**

### The plan

The goal is to remain open during normal business hours. However, inclement weather may cause you to close earlier or not open at all. Do you have a plan to notify your employees about an office closing? Do they know the plan? The perfect time to plan for such an event is now—not when a storm is moving into your area. Let your employees know what is going on

regarding the weather and establish a phone tree so everyone is notified in a timely manner about a closing.

### The policy

A good insurance policy can give you peace of mind. It can offer protections if someone slips and falls on your property. It can cover the expense if a heating unit breaks down. It also can help defer the costs if a business needs to close down unexpectedly. Does your commercial insurance policy offer you these protections? That's why we are here. Give us a call today. We'll be happy to review your insurance policy with you to make sure you have the coverage that is right for your business.

Now that you've inspected your business, laid out a plan and talked to us ... breathe. You are ready to enjoy the joys of a winter wonderland, without worrying about what might happen to your business.



## Considering telecommuting?

With advancing computer and Internet technologies, combined with a more comfortable work-life balance, working from home has never been more tantalizing.

However, while your telecommuting employee is on the clock, you will be liable for accidents that occur in your employee's home office (e.g., trips and falls, repetitive stress injuries, etc.), an environment where you have little control. You also need to be concerned about privacy and data security issues. It's generally a good idea—and your responsibility—to have your telecommuting employee's home office set up and inspected by professionals, as well as provide your employee with guidelines for working hours.

Before an official home-office inspection, you and your work-at-home employee should consider the following questions about his or her proposed work place:

- Is electrical and phone wiring safe, surge protected and out of a walkway?

- Are smoke detectors and other safety equipment properly installed and working?
- Are files adequately protected? What about the employee's computer? Is there anti-virus software installed, and are firewalls being used?
- Are chairs and other equipment ergonomically constructed?

It's also a good idea to re-inspect your employees' home periodically throughout the year, and to remind them that, even though they are at home, breaks are important, and they should get up and stretch or walk around several times during the work day to prevent strain and injury.

Still unsure about liability and telecommuting? Call us today, and we'll help you weigh the pros and cons of allowing employees to telecommute, and we'll make sure you're adequately covered in the case of an accident.

## News from our agency

### Wintertime comes with its own unique set of stresses and joys.

Cold, stormy weather can take a toll on your business's property, with salty cars unequipped with snow tires; icy pipes ready to burst if not prepared properly; and slippery walkways waiting for employees or clients to trip and fall.

We want you to rest with ease this winter. Enjoy the holiday parties (in and out of the office!), slow down with your family and friends, and know that your business and livelihood are in good hands.

Give us a call today. We are your local, independent, professional agents, and we know you and your business. We'll help you determine your coverage, and make sure you're set for the harsh months ahead, so you can rest with ease.