



Dan Goodrich's

July 2022

# Insurance Update

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A Newsletter for Clients and Friends of INSCO Group and Goodrich & Watson Insurers, Inc.



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## College-Bound

My youngest daughter, Abby, walked the stage three short weeks ago at the Hampton Coliseum for her Tabb High School Graduation. I can't believe my last child is heading off to college later this summer. Barely a scant three weeks later, we made the arduous 13.5 hour drive down to Starkville, MS for her College Freshman Orientation at Mississippi State. Yes, Abby is going "away to school", and she preferred it that way. Her older brother and sister chose the "closer to home" route, but Abby has *always* wanted to go further away. In fact, a few years back, she talked of going to the University of Wyoming or further west for her college experience. We joked about her finding herself a "cowboy" in Wyoming. As you can imagine, based on it being a "tad" closer, her mother and I were much happier with her Mississippi State choice.

It's amazing how kids interact on social media today. Though Abby knew not one of the incoming freshman at MS State, she had reached out to other students through social media. By the time we arrived for orientation, she had connected in person with a few people she had been chatting with (and "following" as they say), and she connected with more students as she recognized them from their social media profile pictures. This made for a more enjoyable two days of orientation as one of Abby's new friends and her family tagged along with us. For Abby, the move in August down to Starkville for college to start the next phase of her life, cannot come soon enough. We got back home a bit worn and weary after orientation from travelling, but we had thoroughly enjoyed our few days away of meeting some really nice and *genuine* people, administrators, professors, and fellow students. I came away thinking that Abby made the absolute right choice for the next chapter of her life!


Here are some thoughts on reminders about college-bound students. There are potential discounts and insurance coverage issues to consider for your college-bound student:

If your student is taking a car with them to college, please call us with their college address. If your student won't have a car on campus, and they are at school over 100 miles away, they may be eligible for a **Student Away at School Discount** on your Auto Policy. Please make sure to let us know when they leave for school, so we can start saving you money if you meet the above criteria.

Also, make sure that your student's possessions are properly insured. Full-time student's personal possessions are covered under their parent's Homeowner's Policy—subject to 10% limit if they live on campus. That means, if you as parents have \$100,000 coverage on your personal property, your student's possessions will be covered for up to \$10,000. Keep in mind that your Homeowner's Policy deductible will apply—usually \$500-\$1,000. For an additional charge, you could also schedule personal property, say, their laptop, and have a \$4,100 or lower deductible in the event of a claim. If they rent an apartment off-campus, then they should get a Renter's Insurance Policy. Call us today if you have questions regarding insurance for your college-bound student. We are here to help!

Cheers,

Dan Goodrich




**Save Up To  
37% By  
Combining All  
Of Your  
Insurance**

**Goodrich &  
Watson Insurance  
Protection Team  
Services**

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- Auto
- Home
- Boat
- RV
- Flood
- Fire
- Secondary Residence
- Renters
- Life
- Business



Are you Client of the  
Month? See Page 3

## Quick Tips From Your #1 Protection Team

VERNA



Main Street America offers a fantastic Contractors Equipment Floater. For \$175 a year, you can get coverage for your tools and equipment! Working with contractors for quite a few years, I have seen some theft claims you wouldn't believe. For example, one time, a contractor was in Lowe's picking up materials, and a thief broke into his truck in the parking lot and stole his plumbing snake camera along with some other items. So take some time and consider adding this coverage if you do not have it already.

Have a burning question? Make sure to email me today at [verna@goodrichwatson.com](mailto:verna@goodrichwatson.com)!

MATT



Are you a low mileage driver? Several of our carriers are embracing technology to help reward you for being one. I'm sure you've all seen or heard Flo talking about it. Companies are now offering apps that can track your driving habits (ex: distance, time of day, hard braking, etc.) to give you discounts according to your driving habits—not everyone else's! These companies offer a small discount just for participating in their program, and after the tracking period, your good driving habits could earn you up to a 30% discount on your policy! Call me today to learn more about how to participate in one of these programs.

Call or email me at [matt@goodrichwatson.com](mailto:matt@goodrichwatson.com) today to find out if your vehicle is eligible!

### Introducing Lisa Bocrie Johnson



Lisa Bocrie Johnson is a licensed Property & Casualty, Life & Health Insurance agent who joined Goodrich & Watson in April 2022. She will be handling our Personal Lines Accounts. Lisa looks forward to meeting new people and helping them with their insurance protection. She started her career by working at her father's insurance agency right out of high school and has experience from owning, managing and working

for Allstate Insurance Company for over 25 years on the Peninsula. She graduated from Mid-Atlantic Christian University with an Associate Degree and then continued her education at Christopher Newport University. Lisa currently resides in Newport News, VA. When she isn't working, you can find her enjoying time with her family, traveling, watching volleyball, going to the beach in her Jeep and riding with her husband on the Harley. Please be sure to come by and visit Lisa at her new insurance home!

### Congratulations Gray!

Our Commercial Lines Sales Agent, **Gray Goodrich**, has successfully completed *Liberty Mutual's Business Lines Producer Development Program*! We want to recognize his commitment, dedication and determination over the last ten weeks.

We commend him on his journey to providing protection and peace of mind to our clients. On behalf of everyone here at Goodrich & Watson, congratulations! We can't wait to see the heights his new skills will take him.

### *Blues, Brews & BBQ Festival*

*Saturday, May 7th, some of our employees here at Goodrich & Watson attended the Blues, Brews & BBQ Festival at the Yorktown Beach River Walk! We had so much fun out in the community listening to good music, playing cornhole and getting to chat with new people! Overall, the festival was a success.*



### Thank You For Referrals!

### Thank You! Thank You!

Thanks to all our clients who recently referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!

Carolina Clean, Inc.  
Yen Tu

Pam Herman

Iryna Patterson/ Pour Girls LLC

Derry Haywood

Kayley Treichel

Port Warwick Foundation / Jackie

Shapiro

Melinda Lightfoot

TNM Mental Health Services LLC /

Tracy Malloy

Shelia Peartree

Clifton Camden

Louis Mosier

Keva and Michael Bagwell

Ray Savage

Redsail / Nicole Hack

Eddie & Lynn fields

Christopher Strickland

Lavar Reynolds

Larry Milloy

Elite Marine Construction / Bo

Mulcahey

Coastal Development Co. LLC

Robert Reid

Southern Home Exteriors LLC

Luna Blu Equestrian

Planet Pizza - Andy Caravas

Mark McKain

Louis Mosier



### Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear this month, please accept my heartfelt thanks for your support. I truly appreciate it!

Congratulations to our quarterly winner,

**Alex Strawn!**

# WIN! WIN! WIN!

This month Goodrich & Watson Insurers is sponsoring another Trivia Contest and offering you a chance to win a **\$40.00 Dinner Gift Card**. Test your knowledge! Answer the riddle below and you could be this month's winner. The winner will be randomly chosen from all correct entries received by **August 15th**. Write down your name and answer, and then mail -11837 Rock Landing Dr. #102, Newport News, VA 23606 this page -- or **email** your name and answer to [info@goodrichwatson.com](mailto:info@goodrichwatson.com) -- Good luck!

**Question:** *What day marks the beginning of summer according to Chinese astronomy?*

Your Name: \_\_\_\_\_

Email Address or Contact Details: \_\_\_\_\_

Your Answer: \_\_\_\_\_

### Last Month's Winner:

Congratulations to **Patricia Goode** for correctly answering last month's trivia question! For the correct answer, **Patricia** has won a **\$40.00 Dinner Gift Card!**

### Last month's question was:

*Where was the real St. Patrick born?*

*Answer: Britain*

### Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**?

Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention Goodrich & Watson Insurers to a friend, relative, or colleague and have them give us a call at (757)-591-2032. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

## Virginia Summer Bucket List

*This nice, hot Virginia weather won't last forever—get out to see these Virginia attractions before the summer ends!*

- Visit the Sweethaven Lavender Farm in Williamsburg, VA for lavender picking, ice cream, and more!
- Attend Norfolk's Latino Music & Food Festival July 23rd
- Make a stop at the Salem Fair June 29th-July10th in Salem, VA
- Take a scenic tour on Skyline Drive in Shenandoah National Park
- Visit the mysterious Luray Caverns in Luray, VA
- Enjoy a relaxing afternoon at Gray Ghost Vineyards in Amissville, VA for some of the best musicians and wine Virginia has to offer

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## Insurance Update

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**IT'S A FACT:** Bees can fly higher than Mount Everest.


## Bright Ideas: Tips And News Snippets For A Better, Safer Life

### *What Do I Do After A Car Accident?*


 **Assess Yourself And Passengers.** When the vehicle stops moving, safety should be your first concern. Check for injuries and call 911 if medical assistance is needed. Move your vehicle out of the road, if it is possible. Be aware of the traffic around you. Notify the police. If the car is not drivable, call for roadside assistance—this may be included as part of your auto insurance policy. Don't admit fault in the accident or share your policy limits with anyone. Even if the damage is only minor, don't leave the scene until the police arrive and tell you it's alright to go.

 **Gather Information.** Once you have checked the safety of your passengers and vehicle, the next step is to gather the information you'll need to file a detailed auto insurance claim. No need to use pen and paper—use your phone to take photos

and videos. Be sure you collect this information from drivers involved in the accident: Insurance company, policy number, driver's license number, make, model and year of vehicle, and license plate number. If possible, get the name and phone number of any witnesses who were not involved but saw what happened.

 **Document Any Damages.** Documenting your accident is a key step in the claims process and is why you need to gather so many details right after an accident. Here are some things that would be helpful to get to fill out a claim and protect you in case of a lawsuit: Photos of both vehicles from all angles, names of the police officers responding to the accident and the municipality or department for which they work, copy of the police report, photos of any property damage or skid marks on the road.

Having an accident is a stressful situation. In the moment, your adrenaline will likely be pumping so preparing ahead of time by learning what to do after an accident can lower that stress and ensure you get the information you need to make an accurate claim. The more details you provide to your insurer, the better.

 **File A Claim.** It is best to file a claim as soon after the accident as possible while you still remember the details. Accident investigation is also easier when the scene is fresh. If your claim includes all the needed documentation, further investigation might not be necessary. Filing a fast and detailed claim can help streamline the process of getting your car inspected for damage, getting it repaired and arranging for a rental vehicle if necessary.

*Quote:* "Believe you can and you're halfway there."

*Theodore Roosevelt*