



Dan Goodrich's

March 2023

# Insurance Update

BUSINESS

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

*Happy St. Patrick's Day!*


**IN THIS ISSUE:** Travel Safe this Spring • Quick Tips • Shredding Event • FIDO Fest • Homebuyers Seminar 2023 • Trivia Contest • Introducing Donna • Bright Ideas

## Travel Safe this Spring

The time to start traveling is just around the corner. The spring and summer are the best seasons to hop in your car for a cross country vacation. Regardless of whether you are going to plan a three day vacation or a three week vacation, don't forget to plan ahead to have the safest experience possible!




1. Make sure your car insurance is up to date. Do not start driving before you ensure that you have all the coverage you need.
2. If you are not already, consider joining a road travel club such as AAA. Not only do they provide roadside service in the chance you break down, they can also help you with routes, lodging, sightseeing, and dining.
3. Service your car—check your tires (properly inflated tires will save time and money), ensure your fluids are all full, and make sure your lights are all in working condition.
4. If you do not have a car charger for your cell phone, invest in one. Nothing is scarier than picking up your phone and finding a dead battery—especially when you are lost.
5. If you happen to be traveling across several states, make a list of Department of Transportation numbers for those states. Always have alternative phone numbers.
6. Give someone you trust (such as a friend or family member) your itinerary and vehicle identification. Check in at least once a day. If you do not check in, your trusted person will know that something might be amiss and to send help.
7. Keep your gas tank at least half full. Nothing is worse than finding yourself stranded with the nearest gas station being 50 miles away. Fill up on gas whenever you are able. If you know you will be driving in a remote area, consider investing in gas cans for an additional precaution.
8. Stop at rest areas where there are other vehicles. Safety is in numbers.
9. Stop driving the moment you feel sleepy or are in that “zone” when the road goes straight for a long time.
10. Never pull over for a vehicle other than a marked police vehicle. If need be, drive to the nearest populated exit before stopping.
11. If you do not have a breakdown, do not let a stranger into your car. Keep windows up and the doors locked and call for help or ask them to go for help. Don't leave your car and go with someone else.
12. When you stop, roll up windows and lock doors. Carry extra food and water.



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Are you Client of the Month? See Page 3

## Quick Tips From Your #1 Protection Team

Verna



### When Bad Things Happen to People Who Rent

**The Myth.** It is one of the most commonly repeated myths about insurance. Tenants don't need insurance because their landlord's policy provides coverage for tenant's property. NO, it does not. Furthermore, if someone slips and falls in your rental apartment or home, the Landlord's insurance usually won't cover if you are sued.

**Protect Yourself.** Tenants insurance is basically like a homeowners policy without coverage for the structure. Tenants insurance provides coverage for your possessions and for liability if someone who is injured while on your premises sues you. Tenants insurance also covers any of your possessions when they are away from your residence, including contents in your car.

**Where will you go?** In addition, tenants policies provide coverage for what are called additional living expenses. If some catas-

trope covered by the policy – fire, burst pipes – makes the place you are renting uninhabitable, the policy will pay some of the costs you incur to live somewhere else while the residence is being repaired. Like homeowners insurance, tenants policies do not cover damage or losses resulting from flooding, landslide or earthquake – although it is possible to buy coverage for these risks separately.

**Low Price.** Tenant's insurance is fairly inexpensive when compared with other personal insurance policies. Often you can get a good policy for about \$230.00 per year including liability coverage.

Like homeowners insurance, tenant's coverage has a deductible – the amount you will pay before the insurance kicks in. The higher the deductible, the less your policy will cost.

If you're renting an apartment or house, call our agency for a quote on tenants insurance.

Have a question? Email me: [verna@goodrichwatson.com](mailto:verna@goodrichwatson.com) !

## Paper Shredding Event

For our Valued Clients... we will have a paper shredding truck on premises at our Newport News office location to shred any old papers or documents you would like to get rid of. Join us on **Saturday, May 20th** and grab a free hamburger, hotdog, chips & a drink!

Please RSVP for this event to Jennifer Munson at 757-591-2032 or email [Jennifer@goodrichwatson.com](mailto:Jennifer@goodrichwatson.com)



## Homebuyers Seminar 2023



Thank you to everyone who joined us on Saturday, March 4th for our Free Home Buyers Seminar at the Howard Hanna's Office. We got the chance to hear from some incredible experts on how to buy a house in our current market while also enjoying coffee and pastries!

## Fido Fest 2023

Goodrich & Watson will be returning this year to Heritage Humane Society's **FIDO Fest!** We had so much fun last year sponsoring the event, and judging the pet costume competition.

Join us this year on **March 25** from 10 am to 2 pm at **Jamestown Beach Event Park**. The event will feature dog-friendly activities, games, contests, food trucks, and merchandise from community vendors!



## 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!

Michael Kavanagh  
Wayne Townsend  
Robert Reid, Cole Holtzclaw  
Shawn Winfield  
Kendric McKnight  
Chris Zheng, Adam Triplett  
Korie Harris, Derek Valentine  
Richard Lee  
Michael Chapman, Joe Rollins  
Ronald Andrews, Bill Leonard  
Martin Waranch, Toni Marshall  
Minerva McNair, Jody Balaban  
Erica Jones, Shanna Murphy  
Milton Williams  
Lakisha Johnson  
Glenna Stallings  
Florence Fisher  
Cutler Robinson, Coti Brown



### 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 our heartfelt thanks for your support. We truly appreciate it!

Congratulations to **Shaun O'Donnell** for being our client of the month! **Shaun** will receive a \$50.00 dinner gift card. Thanks for your continued business!

# 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 **April 30th**. 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 do the two "M"s of M&Ms stand for?

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

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

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

### Last Month's Winner:

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

### Last month's question was:

*When did partiers first celebrate New Year's Eve in Times Square?*

*Answer: The first New Year's Eve Ball dropped in 1907, but partiers first started gathering in Times Square as early as 1904.*

### 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.

## Introducing Donna Bocrie Nicholson



**Donna** joined our team in December of 2022. She is the sister of our Service Team Manager, Lisa Bocrie Johnson. They enjoy working together, and they make a strong team bond to assist our clients and friends. Donna is a lifelong member of the community, graduating from Ferguson High School here in Newport News in 1983. She attended Chowan University on a basketball scholarship and went on the play volleyball at CNU. Donna comes from a family of insurance professionals and started working for her father with Allstate Insurance when she was 17. She worked alongside her family at a successful Allstate Agency on Mercury Blvd. in Hampton for over 20 yrs. She also owned her own agency at one time but decided to take a break to raise her two children. Donna is fitting in great with her new family here. She has enjoyed getting to know many people in the community from playing and coaching sports. In her free time, she enjoys socializing with her friends and family, attending races at Langley Speedway, rooting for the Steelers, hiking and biking in local parks, and swimming at the YMCA. She would like to have as many of her former clients and friends find her at her new location and become part of her "new family" here.

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Dan Goodrich's  
**Insurance Update**

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A Bi-Monthly Newsletter for Clients and Friends of Goodrich & Watson Insurers, Inc.




**IT'S A FACT:** People born in October are more likely to live to 100 than other months. Studies have shown that the majority of centenarians were born in autumn months.


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

### *Spring Gardening*


 **Check The Ground Below.** Before starting your gardening project, it is a good idea to know where you're digging. Unfortunately, the ground beneath you may not be as safe as it appears. There could be pipelines or cables below. No matter how big or small your dig is, it is critical to contact local officials in case there are utility lines or pipelines below the surface in your yard. This allows you to stay safe in the garden and keeps your utilities working properly.

 **Wear Gloves.** Garden gloves are one of the best ways to protect yourself when gardening in your yard. Believe it or not, there are many hidden dangers lurking as you work outside. So, when you plan to garden, it's a good idea to pur-

chase gardening gloves that have a protective rubber coating on them. Gardening gloves with a rubber coating will help you avoid burns from fertilizers or pesticides and scrapes from sharp objects. They can also protect you from fungi, bacteria, and even poisonous plants in your yard. Gloves can also protect you from tetanus.

 **Perform Warm-Up Exercises.** If you plan to spend some time in the garden, it is a good idea to do some warm-up exercises. Gardening can affect your body in the same way that a moderate-intensity workout can. It works various body parts, including the legs, arms, abdomen, and back. You will also burn calories while performing such movements.

So how do you get ready to garden? In the same way an athlete does before any physical activity, you should warm up before digging in the garden. For instance, walk around your garden for a few minutes and do some pre-gardening stretches.

 **Banish Back Bending.** When performing any exercises or strenuous activity, it is critical that you protect your back. Not doing so could cause muscle spasms or a much more serious injury, such as a herniated disk. Constantly bending while performing gardening tasks can create back discomfort. To minimize injury while gardening, experts recommend to hinge at the hip as you bend, not the waist. In addition, kneeling instead of bending will put less strain on your back. For extra comfort, consider wearing kneepads.

*Quote:* "The greatest glory in living lies not in never falling, but in rising every time we fall."

*Nelson Mandela*