



Dan Goodrich's

May 2019

Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

IN THIS ISSUE: What Will You Do When Disaster Strikes • Quick Tips • Flip Phones are Making a Comeback • Trivia Contest • Client of the Month



What Will You Do When Disaster Strikes?

Plans and Supplies Every Business Should Have When Disaster Strikes

Let's play "what if" for a moment. What if your business faces an emergency—flooding, a power outage, fire, a hurricane—today? How well prepared are you to face an emergency?

Unless your answer to the last question is "very", you need an emergency plan and supplies. Unfortunately, many businesses find this out the hard way when they experience a disaster. Fortunately, it doesn't take much time or cost much money to create a plan and buy the supplies you need.

Your Emergency Plan

Your employees need to know how to evacuate the building on very short notice. Also, at least two people on your staff should know CPR and be familiar with basic first aid. Be sure you review your emergency plan— evacuation and procedures, etc.— with your staff at least every six months.

Keep a List of Emergency Phone Numbers

As part of your emergency plan you should compile a list of key telephone numbers and post the list in prominent places through your company. Your list should include the following numbers:

- Local fire department and police department
- Nearest hospital and ambulance service
- Building security and manager
- Insurance agent
- Utility companies
- Red Cross and Federal Emergency Management Agency (FEMA)
- Small Business Administration
- Local Media (to assure your customers that you are still in business)

Emergency Supplies: Have These on Hand!

You should have smoke detectors, which need to be tested periodically, fire extinguishers, burglar alarms, locks on every door, and NOAA weather radios. In addition, you should consider purchasing a multi-KV generator to use when there is a power outage. The generator should be pre-wired to the building's essential electrical current.

Finally, you should have a disaster kit, which costs less than \$100 to assemble. The kit should include the following:

- First-aid kit and blankets
- Flashlights and batteries
- Pencils and pens
- Paper towels and waterproof plastic bags
- Camera loaded with film and extra film
- Tool kit (at least: wrenches, socket set, gloves, crowbar, screw drivers)
- Bottled water and non-perishable food

Cheers,
Dan



Goodrich & Watson Insurance Protection Team Services

- 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



BEING ASKED TO SERVE ON A BOARD OF DIRECTORS IS USUALLY CONSIDERED AN HONOR. THE BOARD OF DIRECTORS SETS THE DIRECTION OF THE COMPANY AND THE BROAD POLICIES THE CORPORATION WILL

FOLLOW IN BUSINESS. THE APPOINTMENT TO THIS POSITION IS A RECOGNITION OF YOUR EXPERIENCE, KNOWLEDGE, AND BUSINESS ACUMEN. UNFORTUNATELY, THE PERSON SERVING MAY BE EXPOSING THEIR ASSETS TO A LAW SUIT FOR THOSE DECISIONS AND ACTIONS OF THE BOARD. **DIRECTORS AND OFFICERS LIABILITY** COVERS THOSE CLAIMS AGAINST A BOARD AND PROTECTS INDIVIDUAL BOARD MEMBERS. BEFORE ACCEPTING A BOARD POSITION, CHECK WITH THE CORPORATION MAKING SURE THEY ARE CARRYING A DIRECTORS AND OFFICERS LIABILITY POLICY.

PLEASE LET ME KNOW IF YOU HAVE ANY QUESTIONS REGARDING THIS COVERAGE AT VERNA@GOODRICHWATSON.COM

MATT



ARE YOU A HUNTER? RECREATIONAL SHOOTER? DO YOU HAVE A FIREARM OR GUN COLLECTION? HOME INSURANCE POLICIES PLACE LIMITATIONS ON THESE PERSONAL PROPERTY ITEMS AS THEY ARE HIGHLY SUSCEPTIBLE TO THEFT.

THOUGH IT MAY VARY, MOST COMPANIES WILL PROVIDE A MAXIMUM OF \$2,500 TOWARD THESE ITEMS.

THE GOOD NEWS IS THAT YOU CAN SCHEDULE FIREARMS AND GUNS AND GET COVERAGE FOR THEFT SHOULD YOUR COLLECTION BE STOLEN OR DESTROYED. GUN COLLECTIONS CAN BE SCHEDULED AT RATES THAT RUN AROUND \$2.00 PER \$100 OF COVERAGE DESIRED.

CONTACT ME TO REVIEW OPTIONS FOR YOUR SPECIFIC SITUATION, AT MATT@GOODRICHWATSON.COM

Our Favorites

Spring is here, and as my favorite time of the year - I couldn't be more excited! The beginning of warm weather, knowing some time on the beach is just around the corner, and time spent working in the yard! Earth Day was celebrated on April 22. First celebrated in 1970, Earth Day now includes events in more than 193 countries, coordinated globally by the Earth Day Network. A beautiful spring season is the perfect time to get outdoors and make your corner of the Earth beautiful!

-Kelly Easterling, Personal Lines Service Agent

Introducing Ron Lowder *Insurance Sales Agent*

Ron Lowder was born and raised in Hampton, VA, and he has had a passion for music since the age of three. After attending Berklee College in Boston and touring through his twenties, Ron settled back in the Hampton Roads area and founded the local instructional program Academy of Rock Music in 2007. He now looks forward to his new journey in joining the Goodrich & Watson team as an insurance sales agent.

Ron and his wife currently reside in Newport News with their four children. He enjoys sporting activities with his kids and you can still occasionally find him performing at local pubs on the weekends.



Flip Phones Are Making a Comeback

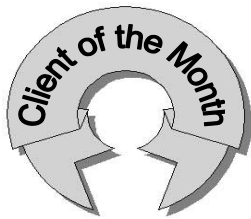
According to the New York Post, by this time next year, an old school flip phone with smartphone technology will be the hottest tech of 2019. But the return of this once antiquated design isn't about nostalgia — it's about being practical. "Every person I know has broken the glass in their phone at least once," says Brett Newman, co-founder of product design firm Daylight Design. "A folding phone that can protect its face and be half the size is responding to a real need and will be successful." Royole's FlexPai (above) launched its first foldable phone in China last month, while Samsung's so-called Galaxy X is rumored to be the first coming to the US market in March. But Motorola and Huawei could beat them to the punch — both are reportedly working on foldable phones.

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!

Tia Whisner
Renate Sutherland
Jessica Lucas
Anne Doop
Zahedi Arash
Jeff Hurd
Susie Mowry
Scott Sagar
Don Outlaw
Brandon Holland
Wayne Townsend



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 below this month, please accept my heartfelt thanks for your support. I truly appreciate it! For outstanding work telling others about our agency, this month we honor:

Wayne Townsend
as our Client of the Month!
He will receive a \$50.00 dinner and movie 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 fax 757.591.2033 -- or mail -11837 Rock Landing Dr. #103, Newport News, VA 23606 this page -- or email your name and answer to info@goodrichwatson.com --. Good luck!

Question: What is the Oldest Neutral Country in the world?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Pam Double** for correctly answering last month's trivia question! For the correct answer, Pam has won a \$40 Outback gift card!



Last month's question was:

Which country was the first to give women the right to vote?

Answer: New Zealand

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.

Thank you to those that came out to our Free Shredding Event & Community Day On May 4th!

We hope you enjoyed it, and wish to see you back again next year!



Goodrich & Watson Insurers, Inc.
11837 Rock Landing Dr. #102,
Newport News, VA 23606
(757) 591-2032



Dan Goodrich's
Insurance Update

BUSINESS | HOME | AUTO | LIFE | BOAT

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



IT'S A FACT: A 100 pound woman in stiletto heels exerts more pressure on the ground than a 6000 pound elephant.

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



Get enough sleep daily; the CDC recommends the following by age group (naps inclusive); 12-18 hours from birth to 2 months, 14-15 hours from 3-11 months of age, 12-18 hours for 1-3 years of age, 11-13 hours for 3-5 years of age, 10-11 hours for 5-10 years of age, eight and a half to nine and a half hours for 10-17 years of age and those 18 and above need seven to nine hours of sleep. Elderly people need about seven to nine hours but do not sleep as deeply and may awaken at night or wake early, so naps (like kids need) allow them to accumulate the total of seven to nine hours of sleep.



Tobacco use causes or contributes to a large number of cancers in the U.S. In men,

90% of lung cancer deaths are attributable to smoking; 80% in women. Tobacco use causes cancers of the lung, mouth, lip, tongue, esophagus, kidney, and bladder. It also further increases the risk of bladder cancer in subjects occupationally exposed to certain organic chemicals found in the textile, leather, rubber, dye, paint, and other organic chemical industries, and further increases the risk of lung cancer among subjects exposed to asbestos.



Before leaving your house or apartment keep strangers out by locking all of the doors and closing windows. Activate your security system on the way out of the door to scare off potential intruders. Before leaving, even for a

few minutes, lock your front door and close the garage. If you go out at night leave one or two lights on to deter burglars from entering your house. When leaving on extended trips and vacations have someone get your mail and newspapers and set your outside lights on a timer to turn on at night. Safety tips for everyday life ensure you are prepared for the worst situations before they occur.



Believe it or not, that little ball of cotton that comes in your bottle of pills, which is there to keep pills safe during shipping, is meant to be removed. It can collect moisture because of its absorbent nature, which makes your pills deteriorate faster.

Quote: "Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do."

Mark Twain