



Dan Goodrich's

May 2017

Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

Commercial Client of the Month



Travis Abbitt started his career working alongside his father, Randy, at National Exterminating Co. Randy Abbitt started this company in 1975 and began by going door-to-door offering his services to the public. Today, National Exterminating Co. is one of the top 100 exterminating companies in the world. Travis credits his entrepreneurial spirit to his father. From Randy, he learned how to build a solid and loyal customer base, and how to provide excellent service to them.

Travis founded Abbitt HVAC in 2015 with the goal of providing quality service at a competitive price in the heating and air industry. After years of working with his father, Travis had discovered that there was a need for heating and cooling services and chose to expand further into this industry. Abbitt HVAC is a full service Heating, Ventilation, and Air Conditioning company that is capable of taking on a project of any size. They specialize in the installation and service of all HVAC equipment, indoor air quality assessment and applications, ductless equipment, and geothermal service and installations. Abbitt HVAC prides itself on being able to offer competitive prices as well as an investor pricing scale for those who have a large volume of work.

Travis attributes a great deal of the company's success to their commitment and

dedication to their customers. Customers seek out Abbitt HVAC's unyielding attention to detail, which allows them to deliver superior customer service. Travis is committed to maintaining his relationships with customers. He prides himself on treating every customer's situation with an individual plan that is specific to their needs. In turn, his satisfied customers share their experience with their friends. These loyal clients have helped him to grow a loyal customer base.

The future for Abbitt HVAC is very bright. Travis hopes to continue to build a profitable business servicing customers in Southeastern Virginia. He hopes to provide a place for them to receive quality service from people who care about them and exceed all expectations.



One of Travis Abbitt's passions is fishing. He recently caught a 403 pound tuna off the coast of the Outer Banks.

IN THIS ISSUE: Commercial Client of the Month • Quick Tips from Your #1 Protection Team • Safety First, Fun Second • So Sweet, but is it really honey? • Trivia Contest • Client of the Month • Bright Ideas



Goodrich & Watson Insurance Protection Team Services

- Home
- Auto
- Rental
- Flood
- Boat
- Motorcycle
- Life
- General Liability
- Worker's Compensation



Are you Client of the Month? See Page 3

Quick Tips from Your #1 Protection Team

VERNA



For business owners, **Money & Securities** coverage is used most often to cover the theft, disappearance, and destruction of money. Most Business Owner Package policies (BOP's) will include

some coverage automatically. Typically, carriers may include on the BOP \$10,000 coverage for money on premises \$10,000 Off-Premises. These amounts may also vary by carrier.

So, what is covered? Well everyone knows what money is, but what are securities? Securities are not *only* stocks & bonds, and since they probably don't keep any of those items at their business, may ask their agent to cover only their cash- not any securities. Here's where we can offer guidance. Checks from customers are securities. They are promises to pay. Credit card slips are also considered securities and if stolen or destroyed, the effect will be the same as if a similar amount of cash were involved.

For more information, email me at verna@goodrichwatson.com

MATT



Auto & Homeowners policies provide adequate liability protection for many people. Why then, would anyone want to purchase an umbrella liability

policy? The primary reason is to protect personal assets. Personal umbrellas provide an extra layer of liability beyond that offered by homeowners, renters, personal auto, or stand alone personal liability policies. Limits start at \$1,000,000 and can be written for more based on your need. The good news: for as little as \$165.00 per year, you can buy an additional \$1 Million of Liability protection when you are held responsible for an unintended accident.

Email me at matt@goodrichwatson.com for more information.

Safety First, Fun (a close) Second

Spring may be in full swing but so, for many of us, is the list of chores to ensure we safely make the most of our outdoor lives. In the yard, that absolutely should include inspection and maintenance of decks and other external structures.

In fact, May is Deck Safety Month, so we are encouraging everyone to be informed about deck safety.

In particular, older decks need closer scrutiny and regular inspection. "Many decks were built before code requirements were established to protect consumers," says North American Deck and Railing Association

"Some of these older decks may have deck-to-house attachments using only nails, instead of the current recommended construction using deck tension hardware that greatly helps in the prevention of ledger failures." The organization recommends an inspection by a certified professional, but it also produces a 10 point consumer checklist of key safety points:

1. Check several different areas to be sure wood is not split or decaying, paying special attention to areas that tend to be damp. Use a screwdriver to test the surface. If it's soft and spongy, decay might be present.
2. Check flashing- the plastic or metal guard where the deck and house come together. Look for areas of water collecting.
3. Inspect fasteners for looseness or corrosion. Tighten loose fixtures and replace any that are corroded. The deck or stairs should appear even, without sagging, and should not move when tested.
4. Ensure railings and banisters are secure, especially important if your deck is relatively high off the ground.
5. Similarly, check stair railings or handrails for firmness and decay. Move any items such as planters or toys clear of stairways.
6. Clear leaves and any other debris. If there's mildew or the deck coating is worn, apply a new waterproof coat.
7. Ensure any source of fire or heat is safely placed away from flammable surfaces or that the deck surface is protected by a flame-proof pad.
8. Lighting and other electrical supplies/devices should be checked and cleaned.
9. Test all outdoor furniture and move any items clear from the edge of the deck.
10. If you have overhanging trees, ensure there is no danger of decaying limbs breaking free.

So Sweet- But Is It Really Honey?

Who doesn't love the taste of sweet honey? It's a natural product that some believe has medicinal properties as well as appealing to those with a sweet tooth.

But not all honey is created equal, and some of it is a downright fake.

According to Food Safety News, more than three quarters of the honey sold in US grocery stores "isn't exactly what bees product."

This was the conclusion of a scientific analysis conducted a few years ago, which found that pollen is filtered out of many products. If it hasn't got pollen, it doesn't meet the US Food and Drugs Administration (FDA) definition of honey.

The FDA has also been concerned about the number of producers who add sugar or even corn syrup to sweeten their honey. Last year, the agency issued guidance for the proper labeling of honey, insisting that producers use the word "blend" if a sweetener has been added. But there appears to be no guidance on filtering out pollen, which mainly seems to come from China. Ironically, it's filtered to try to hide where the honey comes from!

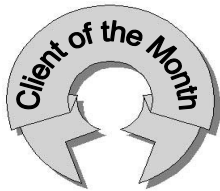
So, if you're buying honey, always read the label and check the country of origin. Home produced, organic products are likely your best bet for getting the real thing!

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 h

-Mike Williams	-Marty Martin
-Tommy Hines	-Marlow Vadillo
-Berta Ruiz	-Alan Dawkins
-Nancy Spicer	-Mitchell
-Scott Sagar	Cartwright
-Melissa Wade	-Amanda Oszust
-Lisa Mahan	-Anna Gimpel
-Trevis Ross	-Larry Malloy
-Stephanie Meadows	-Antonio Hicks
-Michelle Chapman	-Scott & Maggie Weisinger



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:

Michael Cartwright 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 June 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 city in the United States?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Tawanda Spruill- Gatling** for correctly answering last month's trivia question! For the correct answer, Tawanda has won a \$40 gift card!

Last month's question was:

What is the official profession of a leprechaun?

Answer: A cobbler (shoe maker)

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.

Our Favorites

I just got back from our 3rd annual Father-Son Adventure Weekend in parts of TN, VA, and NC (all in a 3 day weekend). One of my favorite stops on our tour is the "Creeper Trail" in tiny Damascus, VA. They say the Creeper Trail was named after the steam engine that once crept up the rails into the Iron Mountains.

Our tour guide will always take us up to White Top Station (near the NC line) and drop us off for the 3 hour, 15 mile downhill bike ride back into town. This bike trail travels along the White Top Lauren River. The area is beautiful and the ride exhilarating. Coursing through these mountains– we always seem to experience something new and unusual on each trip.

-Dan Goodrich, Agency President

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IT'S A FACT: A single cloud can weigh more than 1 million pounds.

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


 Everyone knows you call 911 during an emergency—but what if you're abroad? Only a handful of countries use that number for emergency services and, among those that do, some use it for just one service. In fact, overseas, most common numbers are 112, 111, and 999. If you plan to travel abroad this year, make sure you know the right emergency number before you leave. You can find a full list here: <http://tinyurl.com/emerg-nos>

 It's remarkable to think that many car passengers neglect to buckle up when they're in the back seat during travel. In fact, almost 1,000 people who aren't

 wearing seat belts in the back die every year and around half of them would likely still be alive if they'd buckled up, according to the Governors Highway Safety Association (GHSA). Many American states don't have strong seatbelt laws covering those who ride in the back and it's estimated that only 78 percent of rear passengers use them.

 Where's the first place you turn for information about something you're considering buying? For most of its it's the Internet and you can nearly always find reviews of the product you're interested in. Sadly, some of those reviews are fakes, intended to mislead you. So be skeptical—and watching this Government

video to wise up: <http://tinyurl.com/reviews-vid>

 How switched on are you to the rights and risks of being a consumer? You can find out more this month by joining in the activities of National Consumer Protection Week. The event is supported by a whole host of organizations including the US Federal Trade Commission and other agencies. You can learn more, plug into a whole stack of tips and sign up for year round advice and information at the campaign site—www.ncpw.gov.

Quote: You are never too old to set another goal or to dream a new dream.

C.S. Lewis