



Dan Goodrich's

May 2023

Insurance Update

BUSINESS

HOME

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BOAT

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



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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 buildings 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 & police department
- Nearest hospital & ambulance service
- Building security & manager
- Insurance agent & utility companies
- Red Cross & Federal Emergency Management Agency (FEMA)
- Small Business Administration
- The local media (to assure customers 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. Finally, you should have a disaster kit which includes the following:


- First aid kit
- Blankets
- Flashlights & batteries
- Pencils & pens
- Paper towels
- Waterproof plastic bags
- Camera loaded with film
- Tool kit (wrenches, socket sets, gloves, crowbar, screw drivers)
- Bottled water, and non-perishable food.



Save Up To 37% By Combining All Of Your Insurance

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

Matt



Certain categories of personal property, although covered by standard homeowners insurance, are subject to special limits of liability that are much lower than the overall Coverage C limit (Personal Property under your Home policy). Property items included in these categories for the most part are of potentially high value (jewelry, firearm collections, money, etc.) of compact and readily portable form, and are attractive to thieves.

As an example, most Home Policies will limit jewelry to \$1,500-\$2,500 in coverage. If you have more extensive amounts of jewelry, you should consider adding jewelry separately under an Inland Marine Floater. Firearms and guns, silverware, watercraft, gold (and silver) bullion, and money all have similar restrictions.

For more information or questions regarding your Homeowners coverage, email me at matt@goodrichwatson.com or call the office at 757-591-2032.

FIDO Fest 2023



On March 25th, Goodrich & Watson sponsored Heritage Humane Society's FIDO Fest at Jamestown Beach Event Park. This event has always been a blast, and we were so excited to return for another year to talk to the dog-loving community about pet insurance!

The festival was so exciting this year with many fun activities for both humans and dogs. There was a dog racing contest, food trucks, and many amazing vendors. We were even given the opportunity to judge the Dog Trick Contest! All the dogs showed off their best tricks from sitting, rolling over, and shaking paws.



This year, additionally, we did face painting for the kids, and they loved it. We hope to return next year. If you have any questions about pet insurance, give us a call!

Mother's Day Gift Ideas

Mother's Day is coming, and all the moms, grandmothers, and mother figures out there deserve a gift for all their hard work! Here are some unique ideas to show your appreciation.

- Jewelry with your family's initials
- Candles or Incense
- Cozy Blankets & Slippers
- Homemade Scrapbook
- Wine
- Floral Bath Soaks
- Painted Terra Cotta Pot
- Artwork with family members' birth flowers



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!

Ryan Lorimer
Keller Williams / Jessica Lucas
Larry & Theresa Milloy
The Dinner Plate
Ray Savage
Spectrum Health Solutions LLC
Penny Colvin
Truong Tran
Dragonfly Paint LLC / Brian Bourland
BJ's Roofing / Larry Tibbs
Carolyn Marshall
Millard White
Donald Allhouse



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 **B. Scott Mizelle** of **Jus Kut-N-Up Lawn Care** for being our client of the month! This Client 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 **June 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 mary@goodrichwatson.com -- Good luck!

Question: What flower is associated with Mother's Day?

Your Name: _____

Email Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **J.W.Vellines** for correctly answering last month's trivia question! For the correct answer, **Mr. Vellines** has won a **\$40.00 Dinner Gift Card!**

Last month's question was:

What do the two 'M's of M&Ms stand for?

Answer: The two 'M's represent the names of Forrest E. Mars Sr. and Bruce Murrie.

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.

TwoTwelve Referral Networking



We are excited to announce the "Launch" of a New TwoTwelve Referral Group in Newport News, Virginia called City Center Pros. If you own a business, we would love for you to join us! TwoTwelve Referral Network is all about effective business network-

ing. At TwoTwelve Referral Network, we create powerful tools and processes; training and systems; as well as technology and resources to help you get the most out of your referral network.

Come join us for a networking group meeting and discover the TwoTwelve Referral Networking difference. Meetings are held every Tuesday at 8:15am at the Howard Hanna office (724 Thumble Shoals Blvd NN, 23606). Contact Kim Wood at 757-969-0895 for more information!

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



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



IT'S A FACT: Mother's Day is the busiest day of the year for restaurants. Each year, reservations are snapped up by families wanting to secure a table for that special second Sunday in May. More than 1/3 of American adults vye for a table to celebrate mom!

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

Spring Cleaning


 **Make A Schedule.** Scope out your home: What areas need the most work? Where do you skip during routine cleaning? Those are the best places to start. Regardless of where you start, having a plan will keep you focused on the task at hand. Just go room by room. Making a solid plan will ensure you follow through on your cleaning tasks.


Set aside some time to:


- Dust and organize your office
- Look through that dreaded junk drawer (and desk drawers!)
- Organize your closets

You may be surprised how fresh you feel after you eliminate unnecessary stress from your life.

If you don't have a steam cleaner, one of the best natural combinations for cleaning is white distilled vinegar, baking soda, and water. These ingredients are affordable, non-toxic, and have worked for ages when it comes to cleaning

 **De-clutter.** Studies show that a disorganized home adds to your stress level. It signals to your brain that work isn't done. The scientific implications of inhaling dust, combined with the stress of coming back to a cluttered work space, can take a toll. Since we're all spending more time at home and in our home offices specifically, keeping a neat work space is more important than ever.

 **Think Green When You Spring Clean.** You want to start spring off on a clean note, so don't expose yourself to chemicals and toxins. A steam cleaner is one of the best green products for spring cleaning. It can be used to clean your microwave, tile, hard floors, kitchen appliances, bathrooms and even outdoor areas. Since steam cleaners only use hot water vapor, they're a 100% natural and chemical-free cleaning solution.

 **Always Work From Top To Bottom.** When you think about how to spring clean your home, it's important to start from the ceiling down. This will force debris downward and keep you from having to re-dust or re-clean your space. If you have a vacuum with an extension hose, use it to get cobwebs and dust from your ceilings and fans first. Then dust your furniture and other items before vacuuming all the dust and debris off your floors. It will save you time.

Quote: "My mother was my role model before I even knew what the word was."

Lisa Leslie