



Dan Goodrich's

November 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



National Turf Inc. was founded in 1972 and started as a garden center and landscape company. Over the years, it changed into a full service landscape company installing and maintaining both residential and commercial landscapes. In 1990 they installed their first irrigation system and by 1997 that became their sole focus. They found that with so many landscape companies in the area, it was better to focus on keeping the landscape watered and turning competitors into partners. Now 20 years later, they are a leader in the irrigation industry in our area with a strong commitment to both installing and maintaining commercial and residential systems.

National Turf Irrigation's President, Jimmy Haines, started in the irrigation industry in 1990 working summers and on breaks from school. After 2 years in college, he began working full time installing irrigation systems. Over the years, he moved around the country and was always able to get a good paying job because of his experience, so he stuck with irrigation and did everything he could to improve his knowledge of the industry. He has done irrigation installation and service in Roanoke, Virginia; Clemson, South Carolina; San Diego, California; Gunnison, Colorado; Annapolis, Maryland and of course Hampton Roads, Virginia. Working in different parts of the country

helped prepare him for his current role at National Turf Irrigation.

In June 2017, Jimmy purchased National Turf Irrigation from his parents, who were the original founders of the company. He had been running the business for almost ten years and it was finally time to make the transition. Now as President and Owner of National Turf Irrigation, not much has changed, he is still committed to the industry and prides himself in doing work for some of our largest cities, universities, hospitals, and general contractors in the area, as well as installing and maintaining water efficient irrigation systems for our local residents.

National Turf Irrigation currently offers and installs both design-build and specification/plan driven irrigation systems for single homes up to large housing developments and university campuses. Their maintenance company offers a variety of contracts including yearly maintenance and backflow preventer testing.

In his spare time, Jimmy enjoys camping with his family, racing sailboats with his wife and offshore fishing with friends. With two kids, he also goes to a lot of soccer practices and games. This year has been great so far, having won almost every sailboat race, having great success offshore fishing and cheering on lots of exciting soccer games.

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Commercial Client of the Month

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**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



We represent 12 Highly Rated-National & Regional Insurance companies for the best competitive rates and an easy, one-stop shopping experience here at Goodrich & Watson Insurers.

Are you *Client of the Month*? See Page 3

Quick Tips from Your #1 Protection Team

RYAN



THE LOSS OF USE (OR ADDITIONAL LIVING EXPENSE) COVERAGE IS TRIGGERED UNDER THE HOMEOWNER'S POLICY WHEN YOU HAVE TO MOVE OUT OF

YOUR HOME AS A RESULT OF A COVERED LOSS. IT IS IMPORTANT TO REMEMBER THAT THE COVERAGE IS FOR ANY INCREASE IN LIVING EXPENSES AND NOT TO REIMBURSE ORDINARY PRE-LOSS EXPENSES. FOR EXAMPLE, A COVERED FIRE DAMAGES YOUR HOME SO YOU MUST RESIDE IN A MOTEL AND EAT AT RESTAURANTS. YOU WOULD BE ENTITLED TO SOME MONEY BACK UNDER THE COVERAGE. IT WILL BE VITAL TO GETTING YOUR LIFE BACK TO NORMAL.

EMAIL ME WITH ANY QUESTIONS AT RYAN@GOODRICHWATSON.COM

VERNA



EMPLOYMENT PRACTICES CLAIMS AS SUITS BY EMPLOYEE AGAINST THEIR EMPLOYERS, SUPERVISORS, CO-WORKERS AND OTHERS CONTINUE TO MAKE BIG HEADLINES. THESE SUITS COST MONEY AND DAMAGE REPUTATIONS ALL AROUND.

EMPLOYERS CAN COVER THEMSELVES AGAINST THESE TYPE CLAIMS WITH EMPLOYMENT PRACTICES LIABILITY COVERAGE. EPLI COVERAGE GUARDS AGAINST: HARASSMENT SUITS, BREACH OF CONTRACT, SUITS FOR AGE DISCRIMINATION, BREACH OF DUTY OR DEFAMATION. SOME BUSINESS INSURANCE POLICIES INCLUDE A SMALL AMOUNT OF EPLI COVERAGE BUT LARGER AMOUNTS CAN BE ADDED IF NEEDED.

EMAIL ME AT VERNA@GOODRICHWATSON.COM FOR MORE INFORMATION.

THANKSGIVING DESERT RECIPE

- 2 pre-made, ready to roll pie crusts
- 1 (8oz) package cream cheese, softened to room temperature
- 1 cup pumpkin puree
- 1/2 cup sugar
- 2 eggs + 1 egg for egg wash
- 1 tsp vanilla
- 1 tsp pumpkin pie spice
- Whipped cream



1. Preheat oven to 350 degrees.
2. Grease or use Pam on a mini-muffin pan. Set aside.
3. Roll the dough or pie crust out on a floured surface with a floured rolling pin.
4. Using a round cookie or biscuit cutter (approximately 3

5. inches diameter) cut out 12 rounds of each pie crust.
6. Carefully press each round into the mini-muffin pan. Use your fingers to round the ends into a pie crust.
7. Brush egg wash from one egg to the top edges of each pie.
8. Using an electric mixer, beat the cream cheese and sugar until smooth. Add eggs one at a time, beating each until combined.
9. Add pumpkin puree and beat to combine. Stir in vanilla and pumpkin pie spice.
10. Spoon mixture into each mini pie crust almost up to the top.
11. Bake for 15-20 minutes or until golden around the edges.
12. Remove from oven and let cool on a cooling rack, or chill in the fridge for 30 minutes.
13. Top with whipped cream and sprinkle with more pumpkin pie spice or cinnamon on top and before serving. Keep refrigerated.
14. * Pies will be puffy when they come out of the oven, but will sink back down when cooled.

MEET JOHN JEWELL



John Jewell is our newest personal lines sales agent. He joined Goodrich and Watson September, 2017. He is bringing 10+ years of customer service and sales experience to our team. Though he was born in Georgia, John was raised in Poquoson since his father is retired Air Force. He and his wife currently

live in Williamsburg where they serve as the Youth Leaders for their church, Upward. They have a love for people but an even stronger love for today's youth. They also enjoy spending time with their mini Australian Shepherd, Kal. On Sundays they love spending the day with family and friends. John can't wait to begin creating relationships with our clients and build his career with Goodrich and Watson.



We had a blast at the Realtor Fest Sept. 28th 2017! See you all in 2018!

REMEMBER TO CALL US FOR ANY OF YOUR INSURANCE NEEDS! THANK YOU!

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!

Scott Sager	Alonzo Bell
Melissa	Peggy
Evelyn	Vinh Nguyen
Billings	Jessica
Tommy	Lucas
Hines	Derry
Cathy	Haywood
Geathers	Ted Bright
William	Brenda
Forest	Fisher
Bill Forest	Andy
Kim Jewel	Villagara
Laurie Ulbricht	Denise Hurd
Grace	Gloria
Pascucci	Greene
Chinsung Lu	Derry
Jeff Hurd	Haywood



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:

Newton Perkins

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 **Dec. 1st**. Write down your name and answer, and then fax 757.591.2033 -- or mail -- 11837 Rock Landing Dr. #102, Newport News, VA 23606 this page -- or email your name and answer to info@goodrichwatson.com --. Good luck!

Question:

What is the second largest country by land mass?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Cheryl Barnard** for correctly answering last month's trivia question! For the correct answer, Cheryl has won an **Outback** gift card!

Last month's question was:

What country was the first to send an object to the surface of the moon?

Answer: The Soviet Union

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.

Electric Blankets: Safe or Risky?

The season is starting to get cold and many people tend to think about warm electric blankets for the coming winter but are they safe or dangerous? It's a common question that has different answers depending on who you speak to. So we went to the independent Electric Blanket Institute. Here's what they has to say:

- ⇒ *Don't buy a blanket unless it has either "UL" or "ETL" safety mark on it.*
- ⇒ *A good blanket lasts five years with reasonable care and should then be considered for replacement.*
- ⇒ *Don't allow infants or small children to use them—or any others who may not be able to detect malfunction that could cause overheating.*
- ⇒ *You probably shouldn't use one during pregnancy — not because there's any hard evidence it could cause harm but as a simple precaution. But you can still use one to preheat the bed.*
- ⇒ *If you wear a pacemaker, check with your doctor — although there is no hard evidence of problems.*
- ⇒ *Diabetics should not use a blanket, again because of possible sensitivity to heat, but you can still use them to preheat.*
- ⇒ *If you're concerned about electromagnetic fields, buy a low voltage blanket that converts the AC current to DC,*

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We're sticking our necks out to save you money!



IT'S A FACT: A coyote can hear a mouse moving underneath a foot of snow.

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



The Environmental Protection Agency has launch an online tool to improve home energy efficiency and save money for users. The Energy Star Home Advisor uses a do-it-yourself energy assessment and then recommends improvements you can make. Find it at:
<https://www.energystar.gov/campaign/assessYourHome>



Do you suffer from persistent leg cramps? More than two thirds of older people do. Avoid them by not standing still for too long and not wearing uncomfortable shoes or high heels. Cramps can also be caused by a number of prescription drugs

including certain diuretics, beta blockers and some statins. Talk to your doctor about these.



You're most vulnerable to persuasion and scams first thing in the morning when your brain is only just swinging into action. Realizing this, identify thief crooks have started calling potential victims between 5am and 7am, posing as a credit card security and asking for card details and other confidential information.



Have you been a user of a Tracfone cellphone, or those of its associated companies like Straight Talk, Net10 and Simple Mobile? If so, you may be entitled to a chare of \$40 million

the company has agreed to pay to settle charges it deceived customers about "unlimited" data plans. Visit: www.ftc.gov/prepaidphones



The inside of your garage is out of site, which makes it a great target for thieves. Always ensure external entrance doors are locked—and lock your cars too, so crooks can't get inside to steal contents, including registration documents, or access your remote control. You can also buy a gadget that sends a text of the door is opened.

Quote: Keep your face in the sunshine and you cannot see a shadow.

Helen Keller

