



Dan Goodrich's

October 2016

# Insurance Update

BUSINESS

HOME

AUTO

LIFE

BOAT

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

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## 14 Years and Growing: Our Story

**Save Up To  
37% By  
Combining All  
Of Your  
Insurance**

**Goodrich &  
Watson Insurance  
Protection Team  
Services**

- Auto
- Home
- Boat
- Vacation Homes
- Flood
- Fire
- Vacant Homes
- Event Coverage
- Commercial
- Business Auto
- Workers Comp
- Life



Are you Client of the  
Month? See Page 3

This time of year speaks of change. Fall's emergence with its crisper temperatures and falling leaves prepares the way for new life in the Spring. October of 2002 was no less a season of transition for my partner, Pam Watson and me. It was that particular fall season when we transitioned from agents with a reputable company to a full-steam-ahead launch into a new chapter. Having worked in management and sales for Drucker & Falk Real Estate and the former Drucker & Falk Insurance Agency, respectively, our lives were about to change dramatically as we offered, negotiated, and closed with our employer to acquire their insurance division. Our takeaway, as the owners of the newly-minted Independent Insurance Agency, Goodrich & Watson Insurers, was not only a new beginning, but also a legacy of good customer service and efficient business practices. We had worked with (and for) sharp and legitimate business men and women at Drucker & Falk and would be quite grateful for the years of proper training.

After stepping out, the realization of now being our own bosses hit us suddenly and with great apprehension . . . *now what?* Pam and I had worked for others our entire lives. Our employers had always called the shots, reviewed annual budgets and business plans, and had even signed our paychecks. Where would we start? What would our goals for our business be now that we were owners? We decided on establishing a core principle for our company; a mission statement, if you will.

After much deliberation we decided that principle would be relatively simple in nature: ***"To meet and exceed our clients' expectations everyday."*** Our guiding force was to be the best that we could be and therefore, be a trusted advisor to our clients in the proper protection of their assets with insurance. Though not always perfect, we have held true to that guiding principle for 14 years. As with any start-up business, times are not always easy and it's those experiences that test your company's mettle and expose the weaknesses in your organization.

These experiences allow you to learn and grow from those hiccups and if allowed, can define your business practice for the better. Hurricane Isabel, in September 2003, was one of those moments. With an understaffed office (and being hamstrung by two weeks of no electricity) our agency still managed to handle several hundred claims in 30 days- helping our customers get their homes and lives back together. As with Hurricane Isabel, the recession of 2007 also impacted our business practice greatly. Heavy with contractor accounts, our agency scrambled to make adjustments to our contractor's insurance coverage. We did this to make every effort to keep them in business (from an insurance requirements standpoint) when work suddenly began to drop off. Because of the tightening economy, many contractors simply did not have the money for insurance and struggled to make it through that difficult time.

Today, we have weathered the storms and are again writing the next chapter of the Goodrich & Watson story. We are expanding our business and moving our office (no worries, it's just across the hall) to a new, larger, and improved space. Like the changing of fall leaves, this change will be happening over the next 2-3 months. We are excited about our growth, but more importantly, we are thankful for you- our clients. Without you we would not have a business. Gary Corner, American entrepreneur and founder of Land's End, said it best, ***"Worry about being better; bigger will take care of itself."*** We certainly take these words to heart because we want what is in the best interest of our customers-we will not compromise proper protection for a cheaper rate! If we are able to save you money on your insurance AND provide the full amount of protection you need, then we have blended the best of both worlds. This is our passion!

Cheers,

Dan

*In this Month's Newsletter I've included a special report "A Safety Guide to Enjoying the Great Outdoors" and a listing of some of the seasonal, outdoor local events we enjoy.*

## Quick Tips from Your #1 Protection Team

VERNA



Main Street America offers a fantastic Contractors Equipment Floater. For \$175 a year you can get coverage for your tools and equipment! Working with contractors for quite a few years I have seen some theft claims you wouldn't believe. For example...A contractor was in Lowes picking up materials and a thief broke into his truck in the parking lot and stole his plumbing snake camera along with some other items. Crazy!! So take some time and consider adding this coverage if you do not have it already.

Email me at [verna@goodrichwatson.com](mailto:verna@goodrichwatson.com) and I can help you out!

Are you a low mileage driver??

Several of our carriers are embracing technology to help reward you for being one. I'm sure you've all seen or heard Flo talking about it, companies are now offering devices that can track your driving habits like distance, time of day, and hard braking to give you discounts according to **your** driving habits not everyone else's! These companies offer a small discount just for participating in their program, and after the tracking period your good driving habits could earn you up to a 30% discount on your policy! Call me today to find out if your vehicle is eligible to participate in one of these programs.

Call or Email me today at [matt@goodrichwatson.com](mailto:matt@goodrichwatson.com) to find out if your vehicle is eligible!



MATT

### Our Favorites

One of our favorite campgrounds in Virginia is **Cozy Acres Campground**. Cozy Acres is located in Powhatan, VA just west of Richmond. Cozy Acres offers tranquil and rustic surroundings, a small town feel, weekend social gatherings between fellow campers, making it our favorite spot in the area to camp. We consider Cozy Acres more of a second home than a campground, so much so, my husband and I decided to have our wedding at their barn and clubhouse. On holiday weekends throughout the summer you can relax at the pool, enjoy ice cream socials, let the kids enjoy their fire truck ride, fish or hike at the local parks or wildlife areas, or even join in the campgrounds' corn hole tournament.

*-Kristin Brooks, Personal Lines Agent*

For information about Cozy Acres Campground or RV and motor home insurance, contact Kristin at [Kristin@goodrichwatson.com](mailto:Kristin@goodrichwatson.com).

### Introducing Kelly Easterling as a Personal Lines Associate



Kelly Easterling is the newest Personal Lines Associate, joining Goodrich & Watson in July 2016 as a licensed Property and Casualty agent. Kelly has spent time working in several different aspects of the insurance field and brings more than 14 years of customer service experience with her. She looks forward to getting to know our customers as individuals, so she can provide excellent experiences. Born and raised in Hampton, VA, Kelly enjoys playing in adult recreational sports leagues, like kickball, hunting with her husband, and spending time with her family and two beagles.

### *Insurance Experts Name Top Safety Award Vehicles*

*You don't have to be a bad driver or even at fault to suffer a car crash. But either way, if you're unfortunate enough to get caught up in one, you want to be sure you're in a vehicle with a good safety performance.*

*A good source for that information is the annual Top Safety Pick List produced by the Insurance Institute for Highway Safety.*

*A total of 61 models qualified for the 2106 awards, with 48 in the top category. Many well-known autos appear in the list including models from Subaru, Honda, and Toyota (which leads the pack).*

*But there are also some notable absences. For instance, there are no Ford or Jeep models in the top category. Failure to make the list, doesn't of course, mean that a car is unsafe. This review only looks at certain aspects of safer vehicles.*

*Of course, when it comes to road safety, your reflexes and driving skills may also need to be just as important as the features in the car you're driving.*

**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!

Hong Kim	Michael Cartwright
Sam Martin	Dolores Dwyer
Clark Crowe	Melissa Gary
Phil Forbes	Rachel Crowe
Tom Waltz	Lionel Poindexter
Scott Sagar	Carlton Hudgins
Jaswal Corp	Diane Gilliam
Grant Costa	Mary Fountain
Mike Shafer	Timothy Marshall
Jeff Sieders	Walter Zaremba
Martha Rogers	Robert Huggard



**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:

**Melissa Gary** of Newport News Circuit Court as our Client of the Month! She 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 October 30<sup>th</sup>. 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](mailto:info@goodrichwatson.com) --. Good luck!

**Question:** Brazil hosted the 2016 Olympic Games this year. But where are the 2020 Games due to be held?

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

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

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

**Last Month's Winner:**

Congratulations to **Eugene Carter** for correctly answering last month's trivia question! For the correct answer, Eugene has won a \$40.00 Steve's Steakhouse gift card!

**Last month's question was:**

A boy left home running one night. He turns left and he is still running. He then takes a left again and again. When he arrives back home, he sees two masked men. Who are the masked men?

*Answer: The two masked men that greeted the boy when he returned (to home plate) were the Umpire and the Catcher.*

## 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.

## Announcing the 2016 Pumpkin Carving Contest

Do you love carving pumpkins? It's time to start sharpening your carving skills because Goodrich and Watson Insurers is sponsoring a **Fall 2016 Pumpkin Carving Contest!** Take a picture of you and your spooky masterpiece and send it to us at [info@goodrichwatson.com](mailto:info@goodrichwatson.com). Entries will be accepted until October 28<sup>th</sup>. We will post the entries on our Facebook page and then it's up to **you** to vote! The entry with the most likes by November 14th will win a \$40.00 Rebounderz gift card.



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**Dan Goodrich's**  
**Insurance Update**


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**IT'S A FACT:** The first passengers in a hot air balloon were a sheep, a duck and a rooster.


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

 How often should you wash your hair? Some people say (and do) every day, while others, like Kim Kardashian leave days between washes in the belief that shampoos remove natural oils from the hair and scalp. The truth is that the recommended frequency of washes actually depends on the type of hair and whether you use sprays and gels. If you do, you should wash your hair more frequently, says New York dermatologist Dr. Angela Lamb. Other experts believe frequent washing is preferable because of environmental impurities. The best formula seems to be to experiment and see what works best for you!

 Many car pet restraints don't work effectively in a crash, according to new tests by the Center for Pet Safety (CPS). The organization found that 25 out of 29 products tested failed in some respect. The problem is that because pet restraints are not defined as consumer products, they're not subject to the same careful controls. "They bypass any kind of oversight or regulation," says the Center's founder and CEO Lindsey Wolko.

 Bedbugs? Yuck! But the sad fact is that you'll find them pretty much anywhere there's a bed. However, there are beds and then there are... more beds. In other words, some places are worse for bed bugs than others. And now the pest control com-

pany Orkin has published a league table of the worst places in the US, based on the number of call-outs it has received. Top of the list is the city of Chicago, followed by Los Angeles and then Washington DC.

 You already know that if you receive an unsolicited call from someone claiming to be a tech expert from Microsoft, it's a scam to try to gain access to your computer for data theft. Now a similar tech support scam has cropped up using the name of the well-known computer maker, Dell. The crooks may have all sorts of information about you to make the call seem genuine, but, if you didn't contact Dell first, then this is just a scam.

**Quote:** Progress is impossible without change, and those who cannot change their minds cannot change anything.

*George Bernard Shaw*