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Preparing for the Storm

From our partners at CHUBB

Every year from June 1st to November 30th, coastal residents brace for “Hurricane Season.” One of nature’s most fierce natural disasters poses problems if you’re not prepared. Knowing your vulnerabilities and having a plan can help save your family’s lives and protect your property.



A preparedness plan addresses vulnerabilities and provides guidance on how to best protect your family and property. The following preparations are a good starting point for protecting your most prized possessions and should be part of your plan.

- Emergency contacts – establish a list of people you can call in the event something happens. Also, if you evacuate, make sure people know where you are going and how to get in touch with you.
- Preparing your family – it’s extremely important that all members of your family are aware of emergency procedures and what to do should the time come.
- During hurricanes, the power often goes out and can be out for long periods of time. Therefore it’s important to plan ahead.
 - Make sure you have plenty of food and water.
 - Fill all your prescriptions.
 - If you have a back-up generator, make sure it has fuel and is working properly.
 - Fill your car with gas – if the power is out, the pumps can’t pump. Also, if there is major damage, trucks can’t get in to deliver fuel.
 - Get cash – if the power is out, ATMs will not be working and banks may be closed for periods of time.
 - If you have a grill that runs on propane, it’s probably a good idea to make sure the tank is full or have a second one in case electricity is out and you can’t heat your food or boil water.

Secure the building envelope.

- If applicable, make sure all storm shutters are in place and fastened securely.
- Lock all windows and doors to aid in strengthening the opening when high winds and debris arrive.
- Make sure your garage is locked and bracing is in place if applicable.

Don't overlook items on the inside

- Move rugs and furnishings away from openings. If a storm surge occurs in coastal areas, water can seep through thresholds and cause damage.
- Place towels or blankets in front of doors to help prevent water intrusion if water rises.
- Move drapes away from windows. You can also put bags at the bottom of the drapes to help protect them. If you have a fireplace, make sure the flue is closed so high winds can’t swoop in and push soot all over everything.

Hurricane Preparedness Continued

- If you have art or other collectibles – be sure to secure and move them to higher protected areas if possible. Please remember, it's important to have trained professionals move valuable items to help avoid damage.
- Secure outdoor property – these items can become airborne, making them projectiles in high winds; therefore, it's critical that these items be placed in or moved to a secure location.
- Projects that can be done prior to hurricane season:
 - Trim trees and landscaping that could pose a problem during a hurricane.
 - Caulk around all windows and doors.
 - Make sure thresholds around doors haven't deteriorated and could potentially let water come in.
 - Clear all gutters, scuppers and downspouts.
 - Make sure all drains are free of debris.



Boats & Hurricanes

From our partners at CHUBB

Hurricanes can cause damage to boats from Maine to Texas. It is important to have a plan in place to protect your boat long before the hurricane flag flies. While boats stored out of the water are far less likely to be damaged in a storm, hauling is not always possible.

This checklist will help you reduce the likelihood that your boat will be severely damaged in a hurricane.

Things to do now:

- Develop a detailed plan of action for your vessel in advance. Options for non-trailerable boats may include hauling your boat, securing your boat in the marina (if permitted) or moving your boat to a previously identified "storm refuge." If your boat is remaining in a marina berth: Double all lines. Rig crossing spring lines fore and aft. Attach lines high on pilings to allow for tidal rise or surge. If possible, secure the vessel from the offshore side, to pilings or an anchor, such that there is space between the hull and the dock.

For boats remaining on a mooring, the mooring must be designed and maintained to withstand the load that will be placed upon it. Owners should contact their marina or mooring provider to determine the maximum load their mooring will withstand in a severe storm. The condition of mooring connections should be inspected annually.

For boats that can be trailered, the best course of action is to haul your vessel out of the water and move it to a safe location as far from tidal waters as possible. Remember to pull the drain plug and remove electronics onboard.

- Consolidate all records including insurance policies. Include a recent photo of your vessel, boat registration, equipment inventory, and the lease agreement with the marina or storage facility.

When a hurricane is impending:

- Implement your preparations and response quickly.
Key your plan on quick response. Moving a vessel, stripping sails, derigging and anchoring in seas resulting from 35 mph winds is extremely difficult and impossible in 45 mph winds. Monitor weather conditions carefully and make your safety a priority.
- Cover all lines at rough points or where lines feed through chocks to prevent chafing. Wrap with tape, rags and rubber hoses or leather. Install fenders, fender boards or tires if necessary to protect the boat from rubbing against the pier, pilings and other boats.
- Fully charge the batteries and check to ensure their capability to run the automatic bilge pumps for the duration of the storm.
Consider backup batteries. Shut off all devices consuming electricity except bilge pumps, and disconnect shore power cables.
- Remove loose equipment.
Remove all portable equipment such as canvas, sails, dinghies, electronics, cushions, biminis and roller furling sails. Lash down everything you are unable to remove.
- Do not stay aboard.
Winds during any hurricane can exceed 100 mph and tornadoes are often associated with these storms. Take action early and above all, safeguard human life.

After the hurricane has passed:

- Continue to make safety your first priority.
Be aware of possible downed electrical wires and assume any wire is live. Do not enter the water where stray AC current from other sources may be present. Remember to re-check all dock lines and mooring pendants. Before you get underway, confirm that there are no submerged objects or debris in your path. Check with the U.S. Coast Guard and local authorities to ensure that all local aids to navigation remain "on station," and that local waterways are safe to navigate.

FOURTH ANNUAL GROWTH CONFERENCE

Last month our top producers and client managers joined us in Los Angeles for our Fourth Annual Growth Conference. Each year we aim to get together with our sales team to collaborate, learn, give back and have fun. This year we were graciously hosted by our carrier partner AIG Private Client with sponsorship from Travelers and Assured Relocation. We enjoyed presentations from our sponsors, celebrated a special birthday and welcomed members of our UK and Canada team. We wrapped up our conference by putting together bags for the Midnight Mission, a non-profit that's mission is to offer a bridge to self-sufficiency for those experiencing homelessness through counseling & more.



CONGRATULATIONS AWARD RECIPIENTS

- David Beeton
- Laura Ebert
- Deb Dougherty
- Christina Carroll
- Tim Fine
- Andria Zimmerman
- Deborah Horan
- Toni Martin
- Susan Little
- Janet Douglas



The world is an unpredictable place. Despite our best efforts to protect ourselves from risk, a catastrophic financial loss could occur at any time. Your risk might be greater than you think, especially in our litigious society. An unfavorable legal judgment could exceed your savings and put future earnings and other assets at risk.

By reviewing the following questions, you can gain a better understanding of your risk exposure and how to take measures to mitigate that risk.

1. Are you an avid collector?

The world is an unpredictable place. Despite our best efforts to protect ourselves from risk, a catastrophic financial loss could occur at any time. Your risk might be greater than you think, especially in our litigious society. An unfavorable legal judgment could exceed your savings and put future earnings and other assets at risk.

By reviewing the following questions, you can gain a better understanding of your risk exposure and how to take measures to mitigate that risk.

2. Do you have children?

You may be financially responsible for some or all of the damages caused by the negligent or intentional acts of your minor, dependent children living at home. Exposures include driving the family car, letting a friend drive your car, having a party while you are out of town and bullying a minor online or in person. You are equally at risk if your children's friends are injured in your home, on your property or while you are driving them to school or other activities, as it is possible that other parents may sue you. Are your assets and future income protected adequately?

Are you exposed?

By: Nationwide Private Client

Answer these nine questions to find out

3. Are your children of driving age?

According to the AAA Foundation for Traffic Safety, teens have the highest crash rate of any group in the United States.¹ Your child could be responsible for an accident that causes injury or death to others. A third party could sue you directly if your child is still a dependent. You will find tips to help to help prevent distracted driving at nationwide.com/privateclient under Risk Solutions Series>Teen Driver Safety.

4. Do you have a pet?

Some animal breeds are more likely to be aggressive and could bite or scratch one of your house guests or a service person entering your home. According to the American Veterinary Medical Association, there are approximately 4.5 million reported dog bites annually in the United States. An analysis of homeowners insurance data by the Insurance Information Institute found that the number of dog bite claims nationwide increased 18% from 2015 to 2016.² Pets can get nervous when strangers or a large group of people are around. Children may treat pets as if they are their own and not approach with caution or give the animal a chance to adapt or get to know the child. When you have visitors, keep pets inside their kennels or a closed room to prevent potentially aggressive behavior.

5. Do you frequently entertain company at your residence?

According to the National Safety Council, 20.2 million Americans experienced an unintentional injury in the home that required aid from a medical professional in 2014.³ A guest in your home could trip and fall, get food poisoning or drink too much alcohol and cause an accident while driving home. You can find tips to avert a crisis when entertaining at home at nationwide.com/privateclient under Risk Solutions Series>Entertaining at home.

6. Do you have a pool or a trampoline?

Someone could get injured or drown in your pool or hurt themselves playing on your trampoline – even if you are not at home. Do you have enough liability insurance to cover extensive medical costs or a lawsuit?

7. Do you utilize social media, blog or post reviews online?

A seemingly harmless post on Facebook, Twitter, YouTube, Yelp and other platforms could become grounds for a lawsuit. A person or company could sue you for libel, slander or defamation of character if you are not careful what you write online. Consult with your agent to determine the appropriate level of insurance for your specific needs. Nationwide Private Client recommends your liability coverage is at least equal to your net worth to protect yourself from litigation. Having many social media accounts can also put you at greater risk of identity theft, so be sure to keep accounts private and create strong passwords, taking care to change them regularly.

8. Do you employ domestic staff?

There are multiple risks from having employees in your home. They could sue you for harassment, wrongful termination or age discrimination. But you are also at risk of theft as they often have complete access to your home and valuables. Be sure to perform thorough background checks before hiring any domestic staff. You can find more information about these risks and how to conduct background checks at nationwide.com/privateclient under Coverage Corner>Employment Practices Liability.

9. Do you serve on a board of a nonprofit organization?

Serving on a nonprofit board puts you at greater liability risk. Not only could you be subject to litigation by employees but also by donors, beneficiaries, other directors/officers or government officials. In addition to the risks you could face from hiring practices, you could also be sued for wrongful acts, such as errors and omissions, mismanagement of funds, conflict of interest or breach of duty – even if the acts are alleged and not actual. Does your personal liability policy cover you for serving on a nonprofit board? Read more at nationwide.com/privateclient under Coverage Corner>Nonprofit directors and officers (D&O) liability and consult with your agent about your coverage needs.

If you answered yes to any of these questions, consult with your insurance agent to confirm you have adequate insurance coverage to protect your home, valuables and lifestyle.

For more information on your risks and our specialized insurance coverage, visit nationwide.com/coveragecorner. For more information on how you can help prevent losses, visit nationwide.com/solutionseries.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family.

Professional Spotlight

Our mission is to “attract and retain the finest talent in the personal risk services space, invest in their learning and development and empower them to provide the BEST service in the industry.” As such, we would like to recognize the following Risk Advisors for the completion of the Chartered Private Risk and Insurance Advisor designation:

Melissa Addison

Sandra Barrera

Stephanie Buck

Catherine Dudak

Akilah Fagan

Timothy Fine

Doreen Florencio

Heather Forneris

Christina Fulton

Caroline Hurwitch

Jonathan Johnson

Julia Johnson

Peggy Mangan

Donna McLain

Miossotty Morgado

Parrish Robertson

Obtaining this designation is not easy and requires a lot of effort and hard work outside of the office. We are very proud of our colleagues achievements in earning the PRMA designation, and for representing Willis Towers Watson Private Client so well.

Congratulations!

WISHING YOU AND YOUR FAMILY A
**SAFE AND FUN
SUMMER**

Willis Towers Watson Private Client



Be sure to check out our new website!
willispersonallines.com