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The Official Newsletter of Willis Personal Lines, LLC

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Life is full of uncertainty. With uncertainty come accidents, incidents and situations that cause injury, damage to property, and in some cases, financial ruin. Our professionals provide the best risk management and insurance solutions available in the marketplace. Our passionate associates have the expertise and knowledge to do this at the highest level. We empower them to advise clients to make decisions that are best for their unique situations.

BOUTIQUE RISK MANAGEMENT SERVICES

The best designed and implemented insurance program will fail to satisfy your expectations if the program is not professionally managed on an ongoing basis. Your Willis Towers Watson Private Risk Advisor will:

- Be aware of and regularly discuss with you your changing needs and exposures as your assets grow and your life situation changes.
- Communicate with you regarding market changes, carrier viability and available capacity.

Willis Towers Watson Private Client can be a partner in helping to secure your future – a steady, constant support in time of both turmoil and tranquility.

8 Tips for Safer Winter Driving

by Nationwide Private Client

Winter brings all sorts of driving headaches: snow, freezing rain and slush, which all make the roads more hazardous. People who grew up in cold-weather climates with winter storm warnings are most likely well-versed in how to drive in these conditions and have their cars stocked with emergency essentials.

But if you are going on a holiday, traveling to your wintry vacation home or living in a new state that may get walloped with a winter storm, then we recommend you review these eight simple steps to better handle the hassle of winter driving.

1. **Buckle up.** Basic car safety encourages the use of seat belts and car seats at all times. They're one of your best defenses in a crash. And they're required by law in most states.
2. **Slow down.** Use extra caution in areas that ice up quickly, especially intersections, shaded areas, bridges and overpasses. Accelerate and decelerate slowly.
3. **Monitor the weather forecast.** Get in the habit of regularly checking weather reports on TV or online so you can prepare for bad weather. On severe weather days, schools and workplaces might close or delay opening. Know your route and be prepared with a backup plan. Consider staying at home if you don't need to be on the road.
4. **Gas up.** Make sure your car always has a full tank of gas. This helps prevent your car's gas line from freezing and gives you more time if you must take an alternate route or you get stuck in your car.¹
5. **Check tire pressure.** Regularly ensure your tires are properly inflated and ready for the road. Consider snow tires for improved traction if the area where you live regularly gets hit with snow and ice.



6. **Tune up.** Have your mechanic give your car a bumper-to-bumper once-over to ensure it's ready for winter driving.
7. **Charge up.** Be sure your cell phone is fully charged and you have a phone charger in your car. Consider having a backup phone to contact a towing service or emergency personnel.
8. **Pack an emergency kit.** It's wise to have an emergency kit in your car in case it gets stuck or breaks down. If you get stranded, stay in your vehicle for safety.

Here are some items your emergency kit should contain:

- Ice scraper and snow brush. Poor visibility can make driving dangerous. Remove ice and snow from all your windows.
- Windshield washer fluid. Since you may use more windshield washer fluid on snowy and icy days, keep your fluid reservoir full and carry an extra jug of winter-rated fluid in your trunk.
- Foldable shovel. Stuck in the snow? It's smart to keep a small shovel in your trunk to help dig your wheels out.
- Sand, salt or cat litter. Keep a bag of sand or cat litter in your trunk. Throw several handfuls under spinning tires for better traction on snow or ice. Pet stores often sell brands that are pet-friendly.

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Chains. Keep a set of tire snow chains in your car in case they are required by transportation authorities.

- Jumper cables. Car batteries take a beating in the winter, so carry jumper cables. Be sure to read directions about how to connect them to a working vehicle.
- Flares or reflective triangles. You want to be seen if your car breaks down or gets stuck. Emergency flashing lights, flares and reflective triangles can alert oncoming traffic that you need assistance.
- Flashlight and batteries. Always carry a flashlight and fresh batteries. It helps you to see and be seen by other drivers.
- Tow rope. If it's of proper strength, a tow rope can be used by another vehicle to pull your car out. Check your car's owners manual for how and where to attach the rope and how to proceed.
- First-aid kit. A first-aid kit can save your life in an emergency. Consider purchasing a pre-stocked kit, or make sure your DIY version contains bandages, antibiotic ointment, gauze pads, antiseptic, scissors, thermometer, safety pins, tweezers and hand sanitizer.
- Emergency car escape tool. Gadgets are available that can break windows and cut seat belts if you get trapped in your car
- Blankets and hand warmers. Keep a warm blanket, sleeping bag or metallic "space blanket" in your car to help retain body heat and keep you warm if you're stranded. Hand warmers and an extra pair of gloves are smart ideas, as well.
- Bottled water. A person can live for days without food, but our bodies need water. Avoid dehydration by stashing several bottles of water or emergency water pouches in your trunk.

Nationwide Private Client auto policyholders should download our Private Client ConnectSM mobile app for quick access to start a claim, call for roadside assistance



(for covered policyholders), access a digital copy of your auto id cards, view a copy of your auto policy and more.

For more information and links to Google play and Apple's app store, visit nationwideprivateclient.com/billing.

If you have any questions, please contact your agent or Nationwide Private Client Risk Solutions professional. 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.

"What liabilities do I face as a result of my wealth?"

David Beeton
Private Risk Advisor, AVP
Willis Towers Watson Private Client

Affluent individuals and families often do not understand the increased amount of liability exposures they face. By virtue of their lifestyles, tangible possessions and wealth, a variety of liability risks are encountered, and the monetary consequences are potentially substantial. Simply put, wealthy families are exposed more frequently to lawsuits, both real and frivolous, due to a variety of factors stemming from their circumstances.

It is not uncommon for wealthy families and individuals to hire personnel to help with various activities. Families employ full-time nannies, housekeepers, chefs, personal assistants and various other aides. In the event of an accident or an incident, individuals hired to perform in-home or around-the-home services, whether covered by their own insurance or not, might end up being unintentionally covered by—or suing—the person who hired them.

Whenever a wealthy family hires household employees, employment practices liability should be included in the insurance program. Integrating this coverage into the program protects families from lawsuits, such as wrongful termination, discrimination, harassment, etc. What many families do not realize as they hire household employees is that they are held to the same standards as businesses when it comes to employment. For example, some additional risk is taken on when employees drive family-owned vehicles, perform any work on or near boats and the water, or travel as part of the job. All these have distinctly different implications and should be discussed in order to understand what liabilities are involved and how to mitigate them. Wealthy families also encounter liability from ownership or the use of exotic automobiles, yachts and aircraft, all of which require special considerations. Liability exposures are unique for each vehicle class because the use of each can vary widely, from casual to competition.



When dealing with exotic autos, for example, it is not uncommon for owners to take their cars out on a private racetrack or to participate in organized drives. However, many insurance carriers exclude coverage for incidents that occur while engaging in these types of activities. Similarly, most insurance specifically excludes coverage for all types of aircraft no matter if it is fully owned, fractionally owned, chartered or borrowed. Each situation involving aircraft is different, but, fortunately, specialized insurance products exist to provide coverage for most scenarios.

Ultimately, the goal from a risk-management standpoint when dealing with high net worth individuals and families is to help them understand what liabilities exist and to help them make an informed decision about whether or not insurance is needed. The last place clients want to find themselves is in an uninsured scenario that was assumed to be covered.

Shining Bright with New Gifts

CHUBB

1. Store it in a safe place

If you're not wearing it, you may want to keep your fine jewelry in a bank safe or an in-home safe that has a tool and torch resistant rating of 30 minutes or more (TL-30/TR-30), is too heavy for a burglar to carry or is bolted to the floor or home structure.



2. Get it appraised

If you're not sure of the value, seek out a professional appraiser who can document the actual value of your piece.



3. Add it to your insurance

Your homeowner's insurance may not fully cover expensive jewelry. To provide peace of mind, consider purchasing a valuable articles policy that provides all-risk protection, as well as automatic coverage for newly acquired pieces. If you've already got a valuable articles policy, make sure to add your new piece to this schedule.



Do Your Part and Improve Your Cyber Hygiene!

Michael Smerkanich
East Region Leader
Willis Towers Watson Private Client

“This past October, National Cyber Security Awareness Month commemorated its 15th year as an annual initiative to raise awareness about the importance of cyber security. NCSAM 2018 is a collaborative effort between government and industry to ensure every American has the resources they need to stay safer and more secure online, while increasing the resiliency of the Nation during cyber-threats. DHS is the federal, national lead for NCSAM. DHS also co-leads NCSAM with the National Cyber Security Alliance” - Department of Homeland Security Website

Overarching Theme

- Cyber security is our shared responsibility and we all must work together to improve our Nation's cyber security

Key Messages

- Strengthen the Nation's cyber security ecosystem
- Cyber security is a cross-cutting, cross-sector challenge, so we must tackle it together
- Increase and strengthen the cyber security workforce across all sectors
- Secure critical infrastructure from cyber threats

So, what can you do to participate? How about improving your cyber hygiene?

Simply put, we all need to do a better job of protecting ourselves from cyber threats and minimize the likelihood of being hacked, phished, or conned by some cyber-criminal. Here are some great tips to follow:

Cyber Security Tips

- Use passwords that are complex and between 8–15 characters long.



Examples of complex passwords include passwords that utilize combinations of uppercase, lowercase, numeric, and special characters (e.g. #, !, \$). Such passwords increase the amount of time an attacker has to spend guessing the password. Do not utilize dictionary words alone or easily guessable or obtainable information such as birth dates, maiden name, or pet names.

- Use a different password for each application and/or site you access.

Attackers commonly are able to compromise several accounts because users tend to use the same password for all their logins. By maintaining different passwords for each application, the attacker will be limited in the number of applications they can breach.

- Use multi-factor authentication for all accounts that offer this security measure.

By requiring multiple factors (typically a password plus a randomly generated 6-digit code sent via text message) to log in to an account, you increase the security of the account and make it more difficult for attackers to compromise.

- Always keep your operating systems (iOS, Windows, etc.) up-to-date.

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Updates have the latest security updates and patches. If you do not keep your systems up-to-date, you are exposing yourself to possible vulnerabilities identified in prior versions.

- Never open attachments or click links in emails from senders you do not know.

Many attackers will embed malware in attachments, host malware on websites, or try to obtain sensitive information such as login details through user interactions with online forms. Think before you click and consider if the message, its instructions and/or attachments are legitimate.

- Never use public Wi-Fi, use a Virtual Private Network (VPN) when using a public network.

When you connect to public Wi-Fi, you are joining a network of devices and users whose security and intentions are unknown and out of your control. A VPN allows for added security and creates a private network even when you are on public Wi-Fi.

- Use full disk encryption for your mobile devices (laptops, tablets, and smartphones).

Full disk encryption is a technique that encrypts the entire drive, even the operating system. Utilizing full disk encryption helps mitigate the risk of confidential information being accessed by an unauthorized person. It helps to prevent an attacker with physical access to the device from accessing the data on the drive itself.

- Changed my router's default password after purchase/install.

Routers usually come pre-configured with a default network WiFi network name and password. Change these immediately upon setting up the router. In addition, always take advantage of the option to set up a separate guest network for users who are not part of your household or office.

Privacy Settings Tip

- Limit what you post on social media. Especially when you and your family are on vacation or away for an extended period of time.

Do not let adversaries know where you are and at the same time, where you are not. It poses a risk to your safety and to the security of your assets. Consider delaying your posts and not providing a live up-to-date status of where you are.

- Do not allow applications to use your location. Many applications default to automatically use location tagging which will pin-point where you are with your device's GPS location. Do not let adversaries track you with this data.

- Carefully limit which applications can access your contacts, calendar, photos, camera, and microphone.

When using an application, review the access it has to your personal data. Consider if this application really needs access and what it may be doing with your information.

- Never click on the "Unsubscribe Me" links in spam and promotional emails.

Clicking on "Unsubscribe Me" verifies that you are a live person. It is better to label the mail as spam or junk mail. Malware/ransomware may also hide in these links.

There is now cyber risk insurance coverage available from insurance companies such as PURE, Chubb, and AIG that will pay to cover such areas as cyber fraud, cyber extortion, and system attacks. In addition, coverage also includes access to cyber security consulting and monitoring services to help protect you and your family from cyber risk. To find out more contact your Private Client Advisor.

Community Involvement

Stuff the Bus

This year our Personal Lines team in Hartford, CT participated in the Annual United Way Stuff the Bus in an effort to help children keep learning in a good environment. Our group collected 1,154 school supplies and delivered them to the students in Hartford, East Hartford & New Britain.



Cystic Fibrosis Foundation

On July 26th, 2018 one of our very own, Matthew Mazzoccoli was honored by the Cystic Fibrosis Foundation and Hartford's Finest at a special event recognizing outstanding professionals in the community. The foundation was created to recognize Hartford's young professionals who are active in their communities by volunteering their time to give back, show leadership and have excelled in their profession or business. In accepting this distinction, Matt has committed his time and fundraising experience to help the Cystic Fibrosis Foundation raise money to help people living with CF better control and hopefully find a cure for the disease. The 2018 Honorees raised a total of \$43,966.32.



Matthew Mazzoccoli
Client Manager
Willis Towers Watson Private Client

Festival of Children

Festival of Children Foundation's (FOCF) mission is to improve the lives of children by strengthening the charities that serve them. The organization brings together and coordinates the efforts of charities, companies and individuals who actively work to improve the lives of children. Festival of Children Foundation offers a voice, guidance and support to these youth serving organizations. This year Willis Towers Watson is a proud sponsor of their Carousel Horse Exhibit at South Coast Plaza in Costa Mesa, CA. Pictured Left to Right - Cash Birkett (Senior Client Manager, AVP), Cassidy Taylor, Tyler Banks (National Practice Leader), Dennis Heney



Note from our Practice Leader

Tyler Banks

A few weeks ago my family was very excited for the coming Black Friday/Cyber Monday deals that were advertised across numerous mediums. In fact, U.S. shoppers will spend \$119.99 billion with online retailers during the upcoming holiday shopping season of Nov. 1-Dec. 31. That's a 15.5% increase compared with the Internet Retailer-estimated \$103.88 billion spent online during the same period in 2017.



Unfortunately, our cyber hygiene was not at peak performance. One of my daughters was about to purchase a beautiful bracelet she had been spying before I checked on the website and realized it did not look quite right. A little bit of investigation found that the website was in fact fraudulent and was advertising items at heavily discounted prices to drive traffic to their website and steal your information. Thankfully we caught it in time! I guess the old adage that if it is too good to be true.....

Just a few weeks ago Marriott announced a massive breach on as many as 500 million guests, in many cases including passport numbers, travel histories and loyalty program accounts, and even some encrypted credit card data(for more info: <https://answers.kroll.com/>). So please, as you go about your holiday shopping please spend some time to check your credit card statements and limit your information to online reputable retailers.

Wishing you and yours a healthy and happy holiday season.

Warmest Wishes,

Tyler Banks

CEO & Practice Leader



A winter landscape featuring a river in the foreground, snow-covered banks, and bare trees heavily laden with snow. The scene is captured in a soft, overcast light, creating a serene and cold atmosphere. A semi-transparent dark grey rectangle is overlaid on the upper portion of the image, serving as a background for the text.

Happy Holidays

Wishing you and yours a
healthy and happy New Year!

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