

Bellows-Nichols News



PO Box 299 · 10 Main Street · Peterborough, NH 03458

P. (603) 924-7155 F. (603) 924-9173

Liquor Liability – Who Needs Coverage?

by Cathy Casale

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If your business serves alcoholic beverages, a customer of your establishment could become intoxicated and injure themselves or someone else. The injured person could then sue your business for damages.

Liquor Liability coverage is essential if your business operates a bar, tavern, winery, brewery, bartending service, restaurant, or another type of business that makes, sells, or serves alcohol to others. There are also business entities that have been branching out, offering events such as “Sip and Paint” parties, where alcoholic beverages are available. While some business entities may not actually sell liquor, they are serving it to others and with that comes risk, such as a salon offering an alcoholic beverage during your appointment. Private weddings, large birthday parties, or family reunions, including events with BYOB, are all situations that would benefit from a review of the coverage offered by the liquor liability contract.

Come in and talk to us about protecting your business or personal assets from risk. We would love to help!

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Our offices will be closed on July 4, 2019 in honor of Independence Day.

Really Ravishing Recipe and Creative Craft

Strawberry Crisp

Ingredients:

Filling:

- 5 heaping cups of fresh strawberries, hulled and quartered
- ¼ cup granulated white sugar
- 1 teaspoon vanilla extract
- 3 tablespoons cornstarch

Topping:

- 1 cup all-purpose flour
- ¾ cup old fashioned oats
- 2/3 cup granulated white sugar
- 2/3 cup packed brown sugar
- ½ teaspoon salt
- ¾ teaspoon cinnamon
- ½ cup (1 stick) butter, melted



Instructions:

- Preheat oven to 350 degrees. Grease a deep dish pie plate or large baking dish with butter or cooking spray and set aside.
- Combine the chopped strawberries and sugar in a large bowl and mix until the strawberries fully absorb the sugar. Add in the cornstarch and vanilla extract and stir until all of the strawberries are evenly coated. Pour into the prepared baking dish.
- In a separate medium size bowl, combine the flour, oats, brown sugar, granulated sugar, salt, and cinnamon. Pour in the melted butter and stir well until well coated and crumbly. Sprinkle the crumb mixture evenly over the top of the strawberries.
- Bake in the preheated oven for 35-40 minutes until fruit is bubbly and topping is golden brown. Allow to cool slightly before serving. Serve warm with vanilla ice cream on top. Enjoy!

Bug-Free Fragrance

Ingredients:

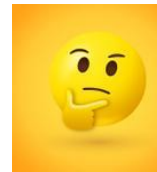
- Lemons
- Limes
- Mint
- Rosemary
- Mason Jars
- Citronella Oil
- Floating Candles

Instructions:

- Slice up your fruit and/or herbs and fill your jar about 2/3 full.
- Add a bit of water and some citronella oil to your jar.
- Top with a floating candle, light, and enjoy the night!



Frequently Asked Questions



Who can make a change to my insurance policy?

In most cases, only a named insured can make a change to an insurance policy. The named insured(s) are on the front page of your policy (also called the policy declaration). In certain situations, other individuals may have authority, such as a POA (Power of Attorney). Please contact your agent to discuss any questions you have regarding authorized individuals.

What happens if I purchase a vehicle over the weekend? Am I covered?

If you purchase a car over the weekend, most insurance companies allot an automatic 4 days of coverage for a newly acquired vehicle. Your current coverage transfers over, so it's best to know what your limits of coverage are, and what the coverage requirements are from the dealership *prior to* signing a purchase agreement. Additionally, if you have a "liability only" policy and your new car requires full coverage, most companies will automatically include physical damage coverage with \$500 deductibles for the 4 day period. *It is always important to call your agent ahead of time, or contact your carrier directly.*

Preventing Pests by Alicia Vitello

Did you know that the standard homeowner and business property insurance policy specifically excludes damage from, “birds, vermin, rodents, insects, and domestic animals?” Insurers define damages from these pests as housekeeping matters, which the insured is responsible for remediating. In this article we discuss what damages can occur and how to prevent them.

If you are wondering what types of damage can happen from “pests,” here are some examples:

- **Ants, termites, and other creepy crawlers** are attracted to the wood material your building is constructed of. Wood rot is an ideal spot for these pests to eat and nest. Damage can be extensive, causing structural issues if not remediated.
- **Moles, voles, gophers, and other vermin** like to dig underneath porches and decks in order to nest. They burrow below the ground and create weak spots in and around foundations. This can cause the collapse of building structures, or result in building additions tearing away from the main constructions.
- **Mice, rats, squirrels, and bats;** these pesky critters love to build nests in and around warm, dark areas. Because they are avid climbers (or flyers) they can reach areas of your building like the attic where warm components such as insulation makes a great nesting area. Unfortunately, because some chew through their obstacles, these pests can cause extensive damage to electrical and water lines, as well as leaving their waste; causing damage to ceilings and walls.

Now that we know what some of these pesky vermin are and what they can do - how do we prevent them?

In an article written by Pest Control (2015) we learn how to humanely deal with these issues before they occur. Here are some tips:

- **Clean your building regularly.** The “fresh clean smell” will turn away critters because they are not attracted to it. Trash, spilled liquids, and open containers of food will draw vermin in.
- **Close off entryways.** Some ways rodents are entering your building are through drains, holes, cracks in and around doors, and vents. Be sure to secure areas with plugs, covers, or special spray foam insulation.
- **Keep trees and tree branches from overhanging your building.** Doing this will prevent squirrels and other climbing rodents from accessing the roof areas, chimneys, and roof vents.
- **Use a polyester heat bonded insulation.** This type of insulation is scratch resistant. Rodents will be repelled when they can’t scratch their way in.

References: Preventing Rodents from Entering Your Home. (2015). Retrieved from <https://www.aaipest.com/rodents/preventing-rodents/>. The Types of Damage Rodents and Other Pests can do to Your Home. (2019). Retrieved from <https://www.pest-controlproducts.net/1154/pest-controllers/the-types-of-damage-rodents-and-other-pests-can-do-to-your-home/>
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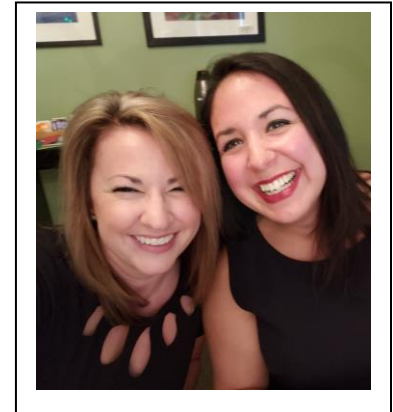
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(603) 924-7155

Bellows-Nichols Agency - Jaffrey

Jaffrey Rivermill Office Location Celebrates 10 Years!

Bellows-Nichols has had a presence in the Jaffrey/Rindge area for 17 years now. Our first Jaffrey Office opened in 2002 and was located at 1 Main Street, Suite 10. In 2007, our Rindge office opened on Commercial Lane. In 2009, 8 Main Street-Unit 9 of the Rivermill Condominium Association was newly renovated. At that time, we combined both Jaffrey/Rindge offices to open an office in that location. Givey's Barber Shop and Breath & Balance Yoga Studio are also tenants. If you have never been in, we welcome you to stop by and visit!



Julia Letourneau has been a part of the Commercial Lines Department since joining Bellows-Nichols in July of 2011. A native of the area, Julia was transferred to our Jaffrey office to better assist commercial lines customers in her local community. With ten years of experience in the insurance industry, she has learned that *"Being an agent isn't just about finding the best way to provide insurance coverage that not only meets but exceeds a client's business needs; it's about the relationships that you are forming along the way."*

Alicia "Ali" Vitello began working at Bellows-Nichols Agency in August of 2005. She attained her NH P&C Insurance License and began servicing a book of business in 2006. Last year she transferred to our Jaffrey location to fill the position of Personal Lines Account Representative. Ali enjoys continuously learning about the insurance industry and in 2018 she achieved her ACSRP designation (Accredited Customer Service Representative in Personal Lines). About her insurance career Ali says, *"There is always something new to learn in the insurance industry, and I like that! We have to keep up with all the changes; it certainly keeps us at the top of our game, to better service our clients."*

New Ipswich

670 Turnpike Road
New Ipswich, NH
(603) 878-4860

Hancock

27 Main St
Hancock, NH
(603) 525-3342

Jaffrey

8 Main Street #9C
Jaffrey, NH
(603) 532-5600

Antrim

26 Main Street
Antrim, NH 03440
(603) 588-3600

A great compliment from you would be a referral to your friends and family!