

# Insurance Made Easy

with **A** LLEN / FREEMAN / McDONNELL  
AGENCY



Summer 2017

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## Time for Summer Vacation!

reprinted from the Travelers at <https://www.travelers.com/resources/home/safety/travel-safety-tips.aspx>

### 6 Essential Travel Tips

Vacations are for reducing stress, not adding to it. Unfortunately, things can happen to make any vacation a stressful experience, no matter how beautiful the locale or destination. Some things you are not able to control, such as the weather or flight delays. Other things, such as missing documents or stolen credit cards, have the potential to interrupt your fun but do not have to end your vacation if you are prepared. Before you pack your bags and turn on your email out-of-office message, here are six tips to make your vacation one for the books:

1. **Make Copies of Your ID and Passport:** Make two photocopies of your license or passport in case either is lost or stolen. Bring one copy and store it separately from your original, and leave another with a friend or relative. The U.S. Government also offers the Smart Traveler Enrollment Program, a free service for U.S. citizens and nationals traveling abroad. The program permits enrollment with the nearest U.S. Embassy or Consulate, which can assist during an emergency such as a lost or stolen passport.
2. **Streamline Your Wallet:** Lost wallets are the leading cause of identity theft. Only carry the card(s) you plan to use on your trip, and leave your checkbook and the rest of your cards at home. If you decide to bring more than one credit card, consider stashing the extra, along with account information and customer service numbers for the cards you have with you, in a hotel safe or other secure location.
3. **Check Out Guides:** Before you book that zip-lining, parasailing or river rafting trip, check online for any customer reviews. Seeing what others have to say about the company and the excursion can help you choose a safe and well-run adventure.
4. **Travel like a Local:** When visiting any location, know your surroundings and plan your route in advance. Be aware of how the locals talk and dress, and consider whether certain actions will make you stand out as a tourist.
5. **Check the Weather:** Into every life—and vacation—a little

rain must fall, so take steps to protect yourself from lightning, hail, thunderstorms and severe weather by monitoring the local weather and packing the appropriate gear. Also, keep tabs on the weather at home to make sure your property is protected.

6. **Avoid Oversharing Online:** Posting photos or checking in on social media sites advertises your absence from home. Real-time updates can be tempting, but wait until you return safely home before sharing your adventures.

Take advantage of your time away to decompress and relax by taking a few steps to help avoid potential problems before you travel.

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### Preparing Your Home for Vacation

Vacation is for fun and relaxation. Help save yourself some worry about what could be happening at home by protecting it from theft and damage while you are away. Here is a checklist we have developed to help you have a relaxing and peaceful vacation.

- Make sure all electrical appliances are turned off.
- Clean the refrigerator of all perishable foods, and take out the garbage.
- Lock all windows and doors.
- Arrange to have the newspaper and mail held until your return, or have them picked up by a trusted neighbor.
- Arrange to have your lawn mowed (or snow shoveled) while you are away. Ask a neighbor to set out your trash on collection day and then retrieve empty cans and recycling bins the same day.
- Let a trusted neighbor know you will be away and have them keep an eye on your home. It is a good idea to leave your vacation address and telephone number with a neighbor so you can be reached in case of an emergency.
- Never leave your house key hidden outside your home.
- Set timers on interior lights.
- Make sure to unplug televisions, computers and appliances susceptible to lightning and power surges.
- Advise your alarm company and local police if you will be gone for an extended period.
- Store jewelry and valuable items in a safe-deposit box.
- Arrange for the care of pets.
- Set the heating system to provide minimum heat of 55 degrees.

## Technology is amazing!

Reach us by email [afma@InsuranceMadeEasy.com](mailto:afma@InsuranceMadeEasy.com)  
on our website [www.InsuranceMadeEasy.com](http://www.InsuranceMadeEasy.com)



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## Insuring the Loss of Your Customers' Data

The stories of breached data security have become almost too familiar: An employee takes home a laptop against regulations. A hard drive is sent out for repair, but disappears. A disc with sensitive data is stolen from an office. For business owners and managers, the threat is real, and there is a need to protect against such violations of data security.

Big businesses are not the only targets of data theft. Doctor's offices, retail shops, contractors, salespeople, and most other professions store personal information electronically. Sometimes, businesses that lose personal information are victims of sophisticated hacking schemes concocted by the most crafty computer cons. More often, data theft comes from the inside—a dishonest employee seeking wealth or a disgruntled employee seeking revenge. Regardless of culprit, victims, including employees, customers and others shoulder the risk of someone else's access to their information.

Information stolen from your business can result in significant costs, including the following:

- Expenses you incur to inform those who may be victims of the theft.
- Expenses you incur to replace the data and income lost during the recovery process.
- Victims will incur expenses to recover lost information and expect you to pay for it.
- Victims will likely no longer do business with you, resulting in lost income.
- Victims who suffer financial losses resulting from identity theft may sue you for their damages.
- Personnel may lose confidence in you and seek employment elsewhere.

Traditional insurance products—such as general liability, property, business income and crime insurance—are designed to cover losses to *tangible* property. Since information is *intangible*, the insurance your business currently buys will not go far in covering this exposure.

Some insurance companies have created products to address data theft that occurs electronically, such as when someone uses a computer to steal electronic data. These policies may cover costs you incur to restore the data, including lost income. Others may cover liability, helping you cover costs incurred by others who are victimized by the theft of your data. Such policies are often called "Cyber Risk" or "Cyber Insurance" policies.

Data theft and the unpredictable methods by which it can happen are why there is no substitute for an effective data security plan. Please call us today for information on how a cyber insurance policy could fit your business.

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University at [www.iiba.org](http://www.iiba.org)

## Shout Out...



**August 25, 26, & 27, 2017**

The American Folk Festival is a large-scale, three-day event. Held each year at the end of August in downtown Bangor, Maine, the Festival presents the music and dance from the many cultures that make up America today.



*Dale Bartlett,  
our Commercial  
Lines Manager,  
working hard,  
but NOT  
at her desk,  
for the  
2016 AFF!*

Sign up to volunteer, make a donation, watch a performance or demonstration, visit the vendors and food court, and enjoy the fun-packed weekend with your friends and family!

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