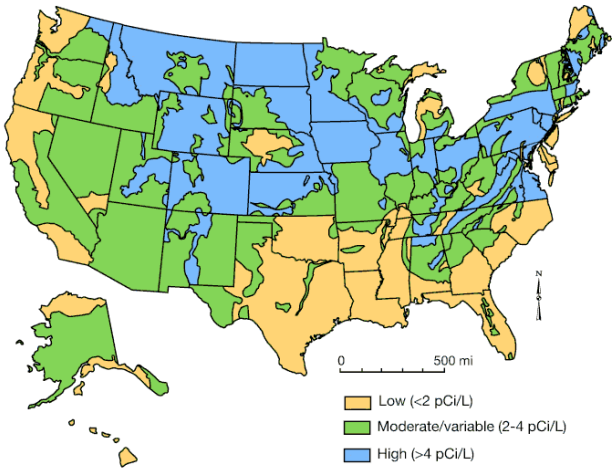




Quality Notes

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What's the Big Deal About Radon?

Radon is a colorless, odorless radioactive gas that comes from the natural breakdown (radioactive decay) of radium. It is also the second leading cause of lung cancer, causing thousands of deaths each year in the United States. As radon decays and is inhaled into the lungs, its byproducts release energy that can damage sensitive lung tissue and lead to lung cancer.

Fortunately, there are steps you can take to reduce your radon risk:

- Stop smoking and/or discourage smoking in your home (smoking may increase the risk of exposure to radon, in addition to increasing overall chances of getting lung cancer);
- Block off or seal radon's entry points, such as dirt floors, cracks in concrete walls and floors, floor drains, sump pumps, joints, and hollow-block walls;
- Ventilate the soil surrounding the home so radon is drawn away before it can enter the home; and
- Consider purchasing a test kit to determine radon levels in your home. If you need to lower high radon levels, choose a radon contractor who is certified by the National Environmental Health Association (NEHA) or by the National Radon Safety Board (NRSB).

(Minnesota Safety Council)

Preparing for Renewals

Everyone likes a good deal, even if it's on commercial insurance! To get the best pricing on your business policy—either a new or renewal one—try the following techniques:

1. Examine your worksite for risks that could lead to an insurance claim and make needed changes to reduce those chances. Employee safety, physical and data security, and improvements in inventory and property management can all reduce your insurance premiums.

2. Consider your ability to handle a higher deductible. If you have the resources to keep a fund of cash in reserve, you could save on the costs of your policy.

3. Think about bundling your coverages. A package policy might meet your needs.

4. Scrutinize your claims history and make sure it is accurately represented to each insurer.

5. Examine your credit report. Some states permit the use of credit scores in determining underwriting, and a bad credit risk is often considered a bad insurance risk. Clean up any errors or disputes before applying for insurance.

If you have a security system or an upgraded fire suppression system, make sure your agent knows so that information can be included on your application. The same goes for special hiring practices and data security programs that reduce the potential for losses due to theft or other employee risks.

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Why are my Home Insurance Rates Going Up?

Home insurance rates are based on several factors, including the location of your home, cost to rebuild in your area, special features, and claims.

One big reason for the increasing cost of home insurance is that there has been a large amount of storms and hail damage in Minnesota and Wisconsin over the past three years. There have been multiple storms that caused broken windows, destroyed roofs, and fallen trees. Because of these natural disasters, home insurance companies have had to make huge payouts on claims in short periods of time; something they are not accustomed to doing.

Another reason for the increase is that even though the selling/buying market is decreasing, the cost to rebuild your home is still increasing. You have home insurance for the cost to rebuild your home if it were completely lost in a disaster. That cost is certainly going to be much more than what you could sell your home for in today's market where some homes are being sold for half of what they were bought and built for just three years ago. We want to make sure that your home would be rebuilt just as it is if something catastrophic happens.

Those are the main reasons that you'll see increases in your home insurance each year. Check your deductible when you contact your agent and ask him or her to do an updated cost-to-rebuild guide, to make sure that the coverage amount on the home is not too high or too low.

Renew Training This Spring

Spring is all about renewal. Why not take nature's cue and do some renewing yourself?

Training is the cornerstone of all workplace safety programs. From equipment operations to first aid to disaster management, your workers need to know how to handle themselves on the job site.

Start by making a roster of those who have already received training and all those who haven't; then, decide which areas need the most attention. Plan training into your project schedule so it doesn't get pushed aside as contracts come in. If your company is large enough, you can rotate people through training. If you have a small business, consider scheduling regular meetings over the next few months to gather everyone for a workshop.

Employers can find some training for free or for a nominal fee. Your local Red Cross, law enforcement, fire departments, hospitals, clinics, business groups, and possibly your contractor association offer different programs that address first aid, drug-free workplaces, and emergency response plans.

Does Your Company Have an Emergency Services Program?

Its 11:00 p.m. Sunday evening and you get a call that your business is on fire. What do you do? Who do you call?

When a loss occurs on a commercial property, the steps taken immediately following the discovery are absolutely crucial in determining how severe the outcome will be. If you don't have a strategy in place to respond and minimize the damage, you're leaving the situation to chance and setting yourself up for a much lengthier, more difficult, and costlier experience.

Having an Emergency Services Plan (ESP) in place before a loss not only will help get you back to normal, it might just save your business. Talk to your agent about how to create your own plan.

Insure Against the Risk of Sewer Backup

Spring showers and related flooding can overburden sewer systems, causing raw sewage to back up into the drains in your home. Backed up sewers can wreak havoc, causing thousands of dollars in damage to floors, walls, furniture, and electrical systems, according to the Insurance Information Institute (I.I.I.).

"Sewer backups or the inability of sump pumps to handle runoff water from major downpours are not covered under a typical homeowners insurance policy, nor are they covered by flood insurance," said Loretta Worters, vice president of the I.I.I. "Those types of coverage must be purchased either as a separate product or as an endorsement to a homeowners policy."

Worters noted that sewer backup coverage is available from most insurers for a nominal cost—usually an additional annual premium of $40-$50.

For homes that have been severely damaged and are uninhabitable, homeowners policies may provide *Loss of Use* coverage, which provides reimbursement for lodging, food, and other living expenses you may incur as a result of having to live outside of your home. *Loss of Use* coverage also reimburses you for the lost rental income if you rent out part of the house.

If you purchase additional items, such as furniture, exercise equipment, or electronics, you may need to increase the amount of insurance you have on your personal possessions. Keep receipts and add them to your home inventory.



What to do if you Experience a Sewer Backup

A sewer backup can lead to disease, destruction of your valuables, damage to your house or business, and can even result in electrical malfunctions. Prompt cleanup of affected property can help minimize the inconvenience and prevent mold or further damage. If you experience a sewer backup situation, immediately arrange for the cleanup of your property. This should include:

- Wet-vacuuming or removal of spillage
- Mopping floors and wiping walls with soap and disinfectant
- Flushing out and disinfecting plumbing fixtures
- Steam cleaning or removing wet carpets or drapes
- Repairing or removing damaged wallboard or wall covering
- Cleanup of ductwork

"Don't let a sewer backup be a drain on your home or finances; make sure to have the proper coverage," Worters advised.