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Trusted Insurance Advisor

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# Circle of Safety

For Clients & Friends of Atlantic Agency  
formerly DCAP Insurance

Protecting What Matters Most

## PUT **SAFETY** FIRST THIS SUMMER... GUIDELINES FOR BOATING AND WATER SAFETY

One of summer's greatest joys is heading to the beach or pool to enjoy the warm weather. While you pack the swimming and boating gear, remember this: most boating and swimming accidents occur because people don't stop to think about

### **SAFETY!!**

#### How can I prevent boating and swimming accidents?

The most tragic accident is the one that could have been prevented. By observing safety guidelines, you can reduce the incidence of boating and swimming accidents and keep your family safe.

- Never swim alone
- Know your swimming ability limits, and those of your family and stay well within them.
- Learn the proper way to dive; and always check the water depth before diving.



- When boating, carry a first-aid kit, as well as prescription medicine and any other personal care items you may need.
- Equip your boat with an AM radio in case of emergency.
- Everyone on board should have a

personal flotation device.  
•Leave the alcohol behind when swimming or boating. Of the nearly 700 boating fatalities in the nation each year, 21 percent are attributed

to alcohol. Violators charged with Boating While Intoxicated face possible fines, jail and community service.

#### I own a boat. Is it covered under my homeowners insurance policy or do I need specialized coverage?

You probably need specialized coverage. A typical homeowners policy covers liability for damage to property and bodily injury to others when the watercraft is a sailboat

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## ATLANTIC AGENCY HELPS THE CAUSE... THE FIGHT AGAINST BREAST CANCER!!

One of our own took the challenge of the Avon Walk for Breast Cancer. Stacey Johnson in our N Babylon Office raised over \$2500.00! Stacey and her teamed raised a total of \$11,953.51, that will be donated to different organizations in the fight against breast cancer. Stacey walked with a team of five girls including her sister Shannon who is a cancer survivor. They walked for 2 days and 39 miles!



"I would like to **THANK** everyone out there that supported my efforts. Being part of such a large group of people was an unbelievable experience! It didn't matter your color, beliefs, or who you are, **EVERYONE WALKED AS ONE FOR 2 DAYS** to support a great cause!" said Stacey.

**Congratulations, Stacey on your GREAT Accomplishment!**

*Jeff*

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(866) 272-8310

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and Connecticut

# Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Below are a few of those who referred their family, friends and associates to our agency:

**Robert Antonelli**

**Fred Boccia of FJB Masonry**

**Brook Valley Investments, Inc.**

**Pamela Donovan**

**Kingdom County Construction**

**Jonathan Powell**

**Jorge A. Hernandez**

**Jose Rivas-Gomez**

**Ron of Universal Auto Sales**

**Hugo Morocho**

All the names listed above have received 2 Lottery Tickets and were entered into our quarterly and annual drawing.



**Heidi MacAneney, Manager of our Selden Location Congratulates Michael Francosky, Our 1st Quarter Referral Winner of \$100.00 Gas Card!**

## PUT SAFETY FIRST THIS SUMMER... GUIDELINES FOR BOATING AND WATER SAFETY

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under 26 feet, or when it is powered by an outboard motor of 25 horsepower or less. However, theft and sea perils, including sinking, stranding, running aground and collision, are not covered.

### What should I look for in a policy?

Boat owners will be well served by a policy specifically designed to cover physical damage to boats, liability for damage and/or injury and protection and indemnity liability.

When selecting a policy or checking existing coverage, look for limits of navigation — where the boat can go and still be protected by the insurance policy. Insureds who violate these limits may not be covered if the vessel is damaged. Also important in a boat policy are adequate limits of liability insurance and provisions for insuring sails, spars and other property in the boat. **Call us today at (866) 272-8310 to make sure you are covered!!**

### Can I be sued for an accident that occurs in or near my pool?

**YES.** For this reason, you should check to make sure the limits of your homeowners policy are adequate. If you are involved in a lawsuit and the court awards a settlement higher than your limits, you will be held responsible for the balance. To protect yourself, you may want to consider increasing the limits of liability on your homeowners policy to protect yourself against a potentially devastating lawsuit. Also to protect yourself you may want to consider a **Personal Umbrella Policy**. The personal umbrella policy would kick in if you were sued above and beyond your homeowner liability limits.

**Call Us Now (866) 272-8310, So We Can Get You the Protection You Need!**

## Insurance Q & A



Gloria Ruiz,  
Homeowner  
Specialist

**Q:** Why is a trampoline in your yard a reason for your homeowners insurance company to cancel you?

**A:** Insurance companies consider trampolines to be an **Extreme Risk**, people are often injured (sometimes seriously) on them. The claims paid on trampoline related accidents are some of the highest an insurer can ever encounter. The injuries sustained can be far reaching and last a lifetime. Injuries such as lifelong paralysis can require medical care and assisted living expenses that far exceed most policy limits. Insurance companies are writing policies with many stipulations in them due to the high rate of injury claims.

**P.S.** Trampolines are considered an "attractive nuisance" in the eyes of the law which means that they tempt people to use them even when they do not have permission. Even though they are trespassing on your property you still might be held liable!



### Protect Construction Equipment

**T**heft of construction equipment and tools cost the industry about \$1 billion a year. There is a less than 15% recovery rate but nearly a 75% chance that your business will become a victim.

The equipment most targeted by thieves are skid steers, loaders, generators, air compressors, welders, trucks, trailers, lifts and dump trucks, which are disassembled and sold as parts. Organized crime rings are responsible for most construction equipment thefts, so contractors need to protect their equipment.

**Mark and Photograph:** Criminals remove or alter vehicle identification numbers, so put your own hidden mark on equipment. Keep a photographic record of your equipment and those markings, as well as purchase and maintenance receipts. Those will all be helpful if you suffer a theft.

**Guard Equipment After Hours:** Use lockable fencing where possible, and chain equipment together to reduce "hop and go" theft. Lighting the perimeter of the site, using video cameras, and stymieing thieves with immobilization devices on equipment can all aid in deterrence and recovery.

**Insure Your Property:** You have options based on its location, use, value depreciation and cost. Many contractors also want to cover the cost of substitute rental equipment.

Take steps to reduce your risk of theft loss and contact our Commercial Managers at **(866) 272-8310** to find out more on how to best insure your different types of equipment

**ALERT!** Beginning June 1st the Western Hemisphere Travel Initiative will require a passport or a federally acceptable alternative, such as a **New York State Enhanced Driver License**, to cross land or sea borders!!

What this means to you is that depending on where you travel you may only have to carry the New York Enhanced License. For more information go to [www.nysdmv.com/edl.htm](http://www.nysdmv.com/edl.htm).

### Did You Know?



Ceiling fan blades should be set to rotate in a counter-clockwise direction during hot weather to provide best cooling action. If the fan is used during the heating season, the blades should rotate clockwise to circulate warm air that otherwise collects near the ceiling. Most fans have a knob or switch to control blade direction.

### Barbeque Recipes

Invited to a barbeque and not sure what to bring...Try our pasta salad. It will be a sure hit!

#### Pasta Salad



- Package of tri-color spiral pasta
- 1/2 cup thinly sliced carrots
- 2 stalks of celery, chopped
- 1/2 cup chopped peppers (red, orange or yellow provide the best flavor-use a little of all colors)
- 1/2 cup of cucumbers, chopped
- 2 large tomatoes, diced
- 1/4 cup chopped onion
- 2 tablespoons of mayonnaise
- 2 bottles of Italian dressing

#### Directions:

- Cook pasta in large pot of boiling water until al dente (pasta should have a bite to it) Rinse under cool water and drain.
- Mix all your vegetables from above in a bowl with the pasta.
- Add in mayo, Italian dressing.
- Chill for 1 hour.
- Mix and serve.

With strawberries in season right now, this easy recipe is great to bring to a barbeque. The kids will love it!



#### Strawberry Sparkles

- 2 pints of fresh strawberries
- 1/4 cup colored sugar
- 4 ounces of softened cream cheese
- 2 teaspoons confectioners sugar
- 4 teaspoons of milk
- 1/2 teaspoons vanilla extract

#### Directions:

- Wash the whole berries and pat them dry with a paper towel. Fill a shallow bowl with colored sugar (you can buy this at the grocery store or mix your own by stirring two drops of food coloring into 1/4 cup of sugar.)
- In a mixing bowl, blend the cream cheese, confectioners sugar, milk and vanilla extract with a fork until smooth and creamy. Add more milk if needed to achieve the desired consistency.
- Holding the berries by the stems have your kids dip them into the cream cheese mixture, roll them in the sugar. **ENJOY!!**

# Atlantic Agency

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News and Tips to Make Your Life Easier, Safer and Happier...

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Wisdom to Live By



“The secret of joy in work is contained in one word — “*EXCELLENCE*.” To know how to do something well is to enjoy it.”  
Pearl S. Buck

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Forget!

Our 2009 Referral Program  
is in Full Swing!

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