



It's About More Than Insurance



It's about you

HOME | AUTO | UMBRELLA | BUSINESS

It's About You! Yes, we are insurance specialists that strive each day to provide our clients with the best possible insurance coverage but at the end of the day it's about more than insurance, it's about you.

We are here to help you find comprehensive coverage to protect your home, car, business, and family.

We are here to answer any insurance questions you may have.  
We are here to provide information to help you make informed decisions about your insurance coverage.

And we are here for you on the difficult days to help during the claims process.  
When you need us, we are here!



## Protect The Things You Love, *tips for collectors of wine*



If drinking wine is your passion, collecting wine can become an enjoyable hobby. Some people who enjoy wine also choose to begin as an investment opportunity. Either way, there are things to consider ensuring that your wine stays at its best in for both taste and value.

### **You Need Additional Insurance For Your Wine Collection**

If you are a wine enthusiast who is building a collection, or if you have already amassed a substantial collection, your homeowner's insurance policy does not provide adequate protection. We recommend that your wine collection be scheduled on a Collections/Personal Articles policy. This type of policy will cover your wines in the event of fire, theft, flood, breakage, and earthquakes as well as offer protection for your wines in the event of a temperature regulation system failure and during transit.

#### **Additional Information From Your Insurance Advocate:**

- The wine cellars where most people keep their collections tend to be in the basement of the home. As you are aware, basements are more vulnerable to flooding and since flood is always excluded on homeowners' insurance policies, sizable wine collections should be insured.
- Storing wine on its side is beneficial. Not only will it help to prevent the exposure to air, if you keep the label facing up, you can quickly identify the wine, and you will be protecting the label from damage. A damaged label decreases the value of the wine.
- Storing wine in a conventional refrigerator is not a good idea. The humidity of a refrigerator is kept at 20% which is too low, the humidity of wine should be at around 70%. Additionally, the temperature is not consistent. The temperature in a fridge will rise until it hits its desired mark and then shut off, when the temperature gets too low, it turns on again. This cycle is not good for your wine! The perfect storage temperature for your wine is 55 degrees F.
- Be sure to frequently update your wine inventory and have your collection appraised. It is not uncommon to have a collection that is undervalued and

learn a little too late that your coverage is inadequate.

You Can Find The Full Blog On Our Website



## Accidents Happen! *Suggestions to help business owners prevent slips, trips, and falls.*



Accidents happen. One of the most common occurrences we see that affect our commercial customers are slip and fall accidents. Each year, millions of people are treated in emergency rooms related to injuries sustained in slips, trips, or falls. It's smart for property owners to do what they can to prevent the possibility of injury before they occur.

### **The top slip, trip, and fall hazards are:**

- Staircases are a common place for slips, trips, and falls to occur. To avoid placing any of your employees or guests at risk:
  - Make repairs to stair ways that have unsteady or broken handrails.
  - Attempt to repair steps that have irregular sizes, if not, make sure you put warning signs in plain view.
  - Update lighting in stairwells that are dark.
  - Frequently check stairwells to ensure that there are no objects left on them.
- Escalators that are not in service can cause accidents because they are not the correct height for normal walking. If possible: Block off the escalator so that no one uses it as a stairway to get to the next level.
- Walkways can have cracks that create uneven surfaces. These cracks could have been created for several reasons such as settling or damage after a storm. Poor weather conditions can also cause slipping, tripping, or falling when puddles of water collect and/or freeze up. Be sure to schedule regular inspections of walkways to ensure they there are no uneven surfaces or debris. Have an inclement weather plan in place so that you can do your best to prevent injuries.

- If your property has a parking area, there are many places for a slip and fall or trip and fall incident to occur. Plan to:
  - Make sure the area is well lit so that people can see tripping hazards before an accident occurs.
  - If there are speed bumps or wheel stops, regularly paint them with a bright color so that they will stand out.
  - Be on the look out for uneven surfaces and schedule maintenance as soon as possible. In the meantime, block off dangerous areas with cones or tape so that no one is injured before the repair is made.

[Read More](#)



## Inside Our Walls

### Cheers To 40 Years!



Carol  
Gramolini

*Celebrating*  
40 Years of  
Dedication

40 years ago, Carol Gramolini became a part of the Advocate Brokerage Insurance Team. As one of the original employees at Advocate, Carol has grown with the company to become an integral part of the executive team!

When Advocate Brokerage founder Roz Bindow took a moment to reflect on the early years of working with Carol, she shared: Early on Carol worked very closely, and they were a great team.

Denise Koslowsky shared: "I was a little kid when Carol became my mother's right hand everything. I can't imagine where we would be today without you!"

Carol, Thank you for your loyalty and 40 years of dedication to Advocate Brokerage. Words cannot adequately express what you mean not only to the company but to the Bindow family as well. We greatly appreciate all you have poured into Advocate Brokerage.

We Adore You!!

Team Advocate is looking forward to celebrating Carol and her 40 years of service next month!

## Thank You To Our Corporate Partners

### Berkley One Names Denise Koslowsky As A Woman Who Inspires



Berkley One, one of our carrier partners, recently featured our very own Denise Koslowsky in a feature, Women Who Inspire Us on LinkedIn. We invite you to read the article at the link below.

**Read Women Who Inspire Us, Denise Koslowsky Here**

<https://www.linkedin.com/pulse/conversation-denise-koslowsky-berkley-one-a-berkley-company-/>



## Supporting Our Community

### Fill-the-Boot Extravaganza supporting Hunter's CMT4B3 Research Foundation

**SCARSDALE UFFA  
FILL-THE-BOOT FUNDRAISER**

-benefiting-



SATURDAY  
APRIL 30TH  
11:00 AM - 4:00 PM

- \* FIRE TRUCKS \* MUSIC \* FOOD TRUCKS \*
- \* FACE PAINTING \* BALLOON TWISTERS \*
- \* RAFFLE \* SILENT AUCTION \* BAKE SALE \*
- \* COTTON CANDY \* ARTS & CRAFTS \* GAMES \*

BONIFACE CIRCLE, SCARSDALE VILLAGE



We are proud to be a sponsor of the Scarsdale Uniformed Fire Fighter Association's Fill-the-Boot Extravaganza taking place on Saturday, April 30th in the Village of Scarsdale from 11am - 4pm!

Advocate Brokerage are big fans of Hunter's CMT4B3 Research foundation!

You can find out more about the organization and this weekend's event here:  
<https://www.cmt4b3research.org/events>



**If You Need Us:**

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To File a Claim: <https://advocatebrokerage.com/report-a-claim>