



Live Life & Relax



We obsess about your  
insurance coverage

HOME | AUTO | UMBRELLA | BUSINESS

**As we head into the last unofficial weekend of SUMMER we hope you take time to relax and enjoy some time with family and friends!**

**As always, know that we are here working behind the scenes to ensure that you have the best possible insurance coverage.**



## Grill safety During The Holiday Weekend



What are your plans for Labor Day? 58% of Americans are likely to be celebrating the big holiday weekend grilling in their backyard (as per statista.com). Many people enjoy spending time entertaining in their outdoor living spaces with family and friends. Unfortunately, the annual backyard barbeque doesn't go as planned. Grill fires cause an average of 37 million dollars in damage each year!

Your friends at Advocate Brokerage want you to enjoy a HAPPY and SAFE holiday so we thought we would review some important information on backyard grill safety!

*Grill fires cause an average of \$37 million in damage annually.*

### **Grill safe habits from the personal insurance specialists at Advocate:**

- Position your grill a safe distance from your home and any outdoor building such as a detached garage or shed.
- Keep your grill station safely away from any low-hanging landscaping or wooden fencing.
- Make sure your grill is placed on a level surface.
- Do a quick inspection of the grill's hoses checking for any cracks or holes. If you see anything questionable, it is a good idea to go ahead and have them replaced.
- Keep children and pets away from the grill. Encourage them to play in another section of the yard.
- Never move a lit grill.



- NEVER move the grill to an indoor area, even in the event of rain.
- Always grill with a working fire extinguisher on hand.
- Wait until the grill has fully cooled down before covering or storing it.

### **In the event of a fire:**

- Utilize your fire extinguisher. If that does not immediately take care of the issue, call 911. Fire spreads quickly and it is better to call 911 and be safe!
- If you get burned and the burn is minor, run cool water over them, and if the burn is bad, be sure to seek medical attention by calling 911.
- Once the fire is out, injuries have been treated, and you can safely do so, assess possible property damage. If you are considering filing a claim, you may want to give us a call to discuss whether filing a claim is worth it in the long run.

We are happy to answer any questions you may have! Making sure your world is protected is of the utmost importance to the entire team at Advocate Brokerage. Feel free to get in touch with us at 914-723-7100 at any time!

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## **The Rising Cost of Auto Insurance**



While your premium is highly individual and depends on a variety of factors including the type of vehicle you drive, your driving record, and the coverage you choose, it is important to keep in mind that even if you don't file a claim, an increase in the number of claims from other drivers can boost auto insurance rates for everyone.

In fact, a recent report from Insurify stated that the average yearly auto premium increased around 17% in 2022 and predictions for 2023 are that they could

climb an additional 12%.

## *Auto insurance premiums could climb 12% in 2023*

### **An Increase In Auto Insurance Claims**

In 2020, there was an unprecedented reduction in driving levels because households stopped commuting daily to work and school. As a result, there were fewer claims filed. We even saw several insurance companies refunding some premiums to policyholders. When we returned to pre-pandemic driving patterns, there was an increase in auto insurance claims. This is one of the factors that cause insurance carriers to increase premiums.

You may be wondering if there are other factors causing car insurance rates. The answer is yes, the increases we are seeing can be attributed to several other factors including inflation, an increase in the cost of repairs, supply chain issues, and a shortage of skilled laborers.

We'll discuss these along with thoughts on what you can do to keep your insurance premiums as low as possible below.

### **New Car Prices Are On The Rise**

Perhaps the biggest factor (outside of an increase in the number of claims being filed) affecting car insurance premium increase is INFLATION. In the decade prior to the pandemic, new car prices only increased an average of 3% annually, however between 2020 and 2021 prices soared by nearly 17% (according to a report from the Zebra).

### **The Costs After An Accident Are Also Increasing**

Vehicles are also much more complex, which means that when it comes to fixing cars after an accident, even a small incident can cause thousands of dollars' worth of damage to delicate electronics. Additionally, if the accident results in injuries, the medical costs to treat the physical damage are likely to be greater than what they were in previous years.

### **Supply Chain Issues**

Supply chain issues are another factor contributing to the rising costs of buying or repairing an automobile. The recent demand for vehicles has led to a semiconductor chip shortage. Semiconductors, are used in a wide array of vehicle applications, including driver assistance systems, entertainment systems and electronic mechanisms. A lack of supply has left thousands of vehicles are sitting unusable while they wait for chips to come in and there are predictions that this shortage could continue into 2024.

### **Skilled Labor Shortages**

Although the statistics coming from the Bureau of Labor Statistics reports that unemployment is nearly back to pre-pandemic levels, many companies are still struggling to find skilled workers. When fewer people are available to do any given job, including vehicle repair, pay rates often increase as an incentive to hire skilled laborers.

### **Is There Anything You Can Do About Rising Rates?** ***Advice From Your Insurance Advocate***

Educating each client, we serve is important to us, so we always strive to provide helpful information, so you understand your coverage. Below are a few thoughts for you to keep in mind:

- We want to help you understand your current insurance policy. We would be happy to explain your coverage types, limits and all the unique factors that make up your auto insurance policy so if you want more information, give us a call.
- Discounts can be one of the easiest ways to lower your premium. We would be happy to review your policy to ensure that you are taking advantage of any discounts for which you may be eligible.
- Working with an insurance broker is an important factor in keeping your rates as low as possible. We are able to oversee your insurance portfolio to make sure that your unique risk factors are considered and that your coverage is placed with a carrier that will provide the support you need, when you need it the most.

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## Protecting Your Business, building a disaster recovery plan



When you are in the middle of a crisis, it is challenging to think clearly. If you are a business owner and disaster strikes, a disaster recovery plan is essential so that your business can successfully navigate the aftermath. We want to help you protect your business so below is a step-by-step guide to help you prepare for the unexpected such as a fire, flood, or security breach.

## Create Your Disaster Recovery

The best way to protect your business is to take the time to prepare in advance. Creating a guide for policies and procedures to follow a catastrophic event helps to protect your assets and ensures your team knows what to do to get your business back on track as quickly as possible.

1. The first thing you need to do is to analyze your business. Look at your leadership structure, communication chain, insurance coverage and any existing plans that already exist. If you find anything that needs to be updated, it's time to make corrections.

2. Take a closer look at your operations. Create a detailed list of your daily operations and make sure your entire team are aware of their responsibilities.

3. Identify an alternative location to run your business from should your current space become unavailable. Are your employees able to work from home? Do you have an infrastructure in place to ensure a seamless transition? Take steps to get that in place so that you have a backup plan in place.

4. Develop a plan to protect your technology and data. Make sure that all your staff members are aware of the plan.

5. Create a comprehensive safety plan. Consider places to hide, evacuation routes, first aid policies and procedures. It is very important to communicate your safety plan with your entire team. Knowing what to do in any situation will help your team feel more prepared and they will be less likely to panic should a disaster occur.

6. Once you've completed the steps above, it is a good idea to create documentation so that you can come back to your crisis plan and review it on a regular basis. You will also have the documentation on hand to refer to should an unexpected crisis occur. Items that should be included in your plan include:

- Details on how, when and what to communicate to staff members, customers, and local media if necessary.
- Copies of any important documents you may need as you navigate the recovery process including insurance coverage.
- A master document with important numbers and contact information for members of your team.
- A breakdown of all policies and procedures to follow, including incident-specific instructions for different scenarios like what to do in a hurricane vs. a terrorist attack.
- A clear leadership hierarchy if some staff members are unavailable during a crisis.
- A regular training schedule to ensure all staff members are familiar with the current plan and prepared for a crisis.

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We LOVE to celebrate our staff! Earlier this month, we invited our staff and their families to a Taco Fiesta in our parking lot! We had Taco Loco's taco truck on hand, served up some sangria and margaritas and had an amazing time! We hope you enjoy the photos!











## We Love Our Clients!

Thank you to all those who have taken the time to share positive feedback from your experience with Advocate!



“Just wanted to tell you how incredibly wonderful, helpful, and professional Emelia is and how grateful I am to be with Advocate Brokers. I won't go into detail, but Emelia went above and beyond the call of duty to make sure things went smoothly with the purchase of the house. I can't say enough about her and your group! So thank you!”  
- Margaret

If you would like to leave us a review, [click here](#). Thank you in advance!



#### If You Need Us:

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