



A Look Ahead To 2023!

The last days of 2022 are dwindling away and a brand New Year is stretched out before us!

We look forward to another year of working behind the scenes to keep you, your family, and your business safe.

Remember that we are always here for you! If you have any questions, please feel free to get in touch with us. We are always happy to hear from our valued clients.



This New Year's Eve, Be Sure To Play It Safe! Don't Drink & Drive!



With New Year's Eve on the horizon, we thought it fitting to have a conversation about the dangers of drinking and driving and offer some thoughts to help keep you safe!

According to the SafeAuto.com compared to an average night of the week, there are **71% more crashes with drugs or alcohol as a factor on New Year's Eve**

It is obvious from the statistic above; many choose to get behind the wheel of a vehicle after they have consumed alcohol. Part of the issue is that many adult drivers seem to think that because they are good drivers, they can handle having a drink and then getting behind the wheel to drive home. **Statistically, males are 3 times more likely to drive after having a drink or two.**

PLEASE keep in mind:

When you make the decision to get behind the wheel after you have had a drink or two, you are putting not just yourself but also your family at risk. Driving after drinking is simply not worth the risk! One bad choice can have a much more far-reaching effect than you can imagine! It can destroy your family, your reputation, and your financial future!

Blood Alcohol Concentration Facts To Consider:

- On average it takes your body an hour to process the alcohol in one drink.
- One drink is equal to .06 ounces of pure alcohol which is the amount in:
 - 12 ounces of beer
 - 5 ounces of wine
 - 1 shot of 80 liquor
- There are many variables that can affect a person's BAC including age, weight, hydration, metabolism, and medications you've been taking.
- According to the CDC, drinking as little as 2 drinks can have the following effects on your driving:
 - Decline in visual functions so your ability to track a moving target is slower.
 - Decline in your ability to perform 2 tasks at the same time so it

becomes hard for you to divide your attention as needed when driving.

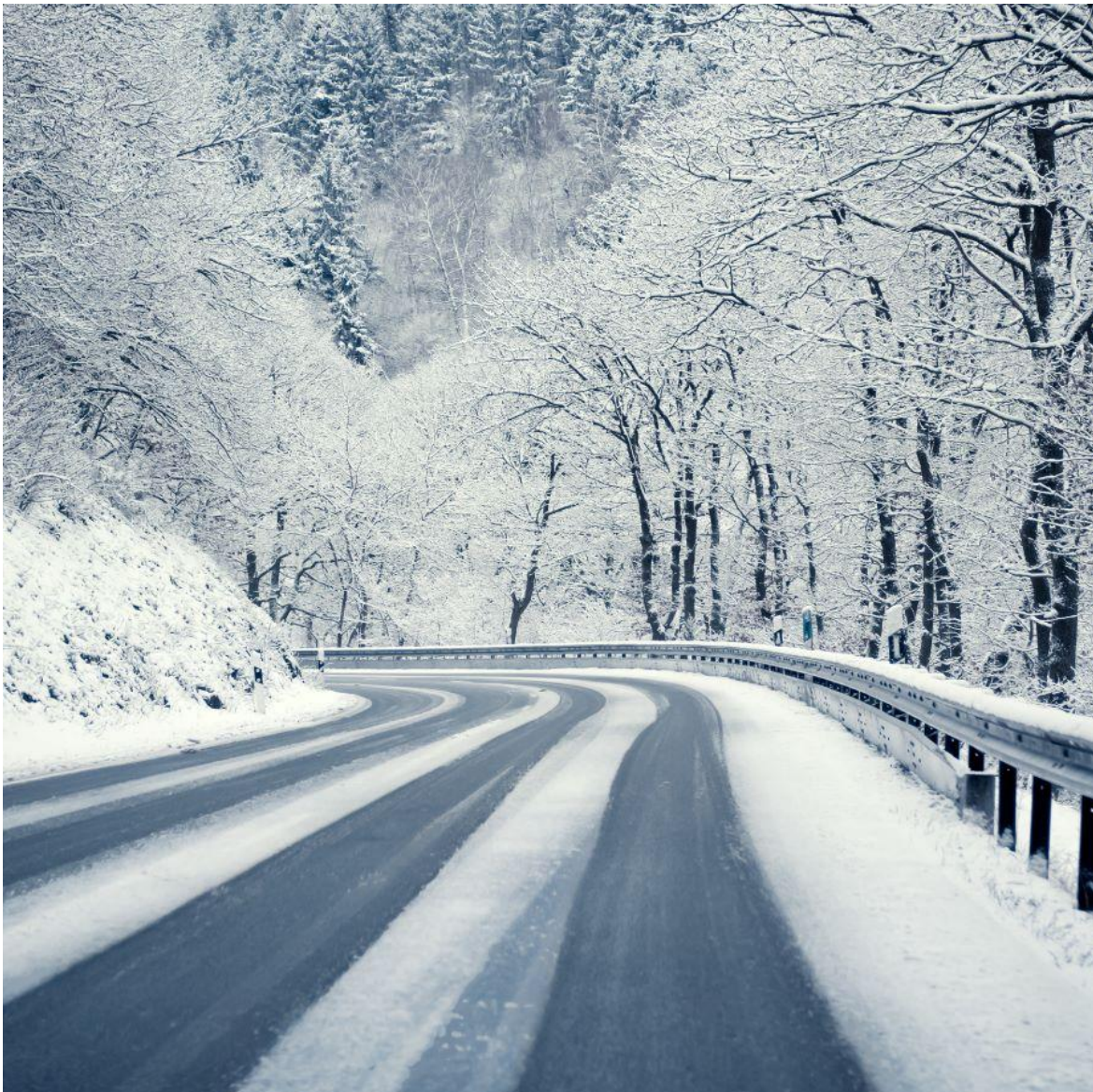
- A Blood Alcohol Level of .08% or greater is above the legal limit.

Advocate wants ALL drivers to keep in mind:

- If you plan on drinking arrange for other transportation, a designated driver, call a cab or take advantage of services like UBER, there really is NO reason for you to drive after you have had a drink.
- If you are hosting a party in your home and serving alcohol, don't allow your guests to drive impaired. Also, don't serve alcohol to minors, you could be held liable if they are involved in an accident.

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Stay Safe! Advocate's Top Tips For Driving In The Snow



When there is snow in the forecast, you want to be sure that you do all you can to keep you and your family safe. We thought it might be helpful to provide a few of our favorite tips for keeping safe when you must be driving on snowy roads.

- Allow for plenty of time. The best advice we can give is that when there is snow on the ground is to DRIVE SLOW. You don't need to add the stress of arriving late to your trip.
- Keep plenty of room between you and the car ahead of you. A vehicle is much harder to control when the road is slick and covered in snow.
- Always stay alert, keeping an eye on other drivers. Continually scan your mirrors and blind spots. Avoid anyone who looks like they might be driving erratically.
- Always turn on your headlights and if the snowfall is heavy, consider driving with your hazards on so that other vehicles will know you are there.
- If you start to skid or slide, do your best not to panic. Steer into the direction you are headed, don't take your hands off the steering wheel, and do not slam on the brakes!
- When you are headed up a hill, don't over-accelerate. That only makes your tires spin faster which can cause you to lose traction and slip. It is also important that you avoid using your brakes when going up a hill because you may have an issue getting started again without backsliding. Instead, hold your foot steadily on the gas pedal, and if you feel your wheels spinning just slowly ease up your foot.

Make sure you have the following items in your vehicle in case you get stuck:

- Windshield scraper with a broom attachment
- Shovel
- Salt, sand, or cat litter
- Flashlight with an extra battery
- Bottles of water & snacks
- A first-aid kit
- Blankets & sleeping bags
- Extra hats, socks & gloves
- Get your car ready for the winter season.
- Fluorescent distress flags or flares or a whistle to attract attention

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Risk Management in the Hospitality Industry



While there are certainly risks in any industry, one of the industries that face a large amount of risk is the hospitality industry. When you own and operate a hospitality-based business, managing these risks is crucial to making sure they run smoothly. In the following blog, we will review some of the risks the hospitality industry face and provide some thoughts on how to make sure your business does what it can to mitigate the risk.

Property Risk

Businesses in the hospitality industry face a large level of property risk. There are multiple ignition sources in hotels and restaurants. Not to mention the fact that much of the contents are highly combustible. To reduce this risk, ensure that all smoke and fire alarm systems are functioning and meet National Fire Prevention Association (NFPA) requirements.

Important Thought From Your Insurance Advocate:

Be sure your coverage includes a replacement cost valuation and make sure the coverage limits are regularly reviewed for adequacy. If your building and contents are damaged, a policy that is lacking adequate coverage faces a catastrophic loss.

Premises Risk

The risk of injury on premises is very high in the hospitality industry. Due to the high number of guests that go through your doors each day, it is essential to minimize this exposure by taking certain precautions.

Important Thought From Your Insurance Advocate:

- *It is essential to implement safety codes in hazardous areas such as stairways, elevators, railings, and floor coverings.*
- *Make sure that all exits are clearly marked.*
- *Be sure to have backup lighting systems in place in the event of power outages.*

Liquor Liability

Many businesses within the hospitality industry sell alcohol. You could be held liable if someone becomes overly intoxicated and gets into an altercation or a car accident upon leaving your establishment.

Important Thought From Your Insurance Advocate:

When it comes to alcohol, employees who are serving alcohol should be trained to know when a customer has consumed too much alcohol to prevent excessive drinking.

Automotive Liability

If your hotel or restaurant has a valet service, you increase your exposure to automotive liability. The risk becomes even higher if you offer transportation services to and from airports or other venues.

Important Thought From Your Insurance Advocate:

- *To lower the risk of Automotive Liability, restrict driving to only qualified employees. If you are hiring for a position that includes these driving responsibilities, be sure to review their Motor Vehicle Records as part of the interview process.*
- *Many automotive services can be outsourced. When outsourcing, be sure to have a contractual transfer of risk to the independent contractor providing the services for you.*

Data Privacy

With virtually all customers utilizing credit cards to pay for products or services, the risk of for a data breach remains very high. Whether it is a customer paying with a credit card, maintaining a database that includes personal information for a loyalty club, or booking a reservation with a credit card number, there are many opportunities for a data breach to occur.

Important Thought From Your Insurance Advocate:

- *Stay on top of security protocols and keep your systems up to date to keep your risk low.*
- *Be consistent with employee training so they can help detect fraudulent credit card use.*
- *Be sure you have Cyber Liability or Data Breach coverage in place*

Infectious Diseases (Such as Legionella)

Occurring naturally in the environment, legionella can sometimes be found in portable water systems. It can also enter a plumbing system during construction or repair. Additionally, any mist that is produced by legionella-contaminated water or ice can be aspirated into the lungs by susceptible individuals. In the hospitality industry, shower heads, decorative fountains, spas, faucet aerators and cooling towers all become a source for potential exposure.

Important Thought From Your Insurance Advocate:

Consult with indoor air quality professionals to develop practices and procedures that help to control the presence of Legionella and protect the health of your guests.



Advice From Your Insurance Advocate

As you begin to reflect on 2022 and look ahead to all the changes that have occurred over the course of the past year, it's important that you keep your favorite insurance Advocate in the loop! Take a moment to look at the list below and if any of the life events below have occurred, be sure to let us know!

- Had a baby or adopted a child
- Hired a nanny
- Completed home renovations
- Purchased a car or added a driver
- Bought a boat, expensive jewelry, a home you don't live in
- A dramatic increase or decrease in property value
- Installed a central station alarm, whole house water detection system or generator?
- Opened or expanded a business
- Purchased additional business equipment
- Hired new employees



Inside Our Walls

On December 15th members of Team Advocate gathered at The 808 Bistro to celebrate the holiday season! As always, we love spending time together as an Advocate family as I think you will see from the photos!!







Inside Our Community

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Happy New Year!



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