

Confident, Carefree,
COVERED.

ADVOCATE'S MONTHLY NEWSLETTER

2023



Welcome Spring!

A new season is upon us! We want you to enjoy all that the new season brings feeling confident, carefree and covered, knowing that your insurance Advocate is always here for you.

We are always here, not only to answer any questions you may have about your home, business, auto or excess liability coverage.

Additionally remember, that even on the difficult days, we are here to offer support in any way we can. If you need to file a claim and need us, please give us a call!



Avoid Home Insurance Claims With Spring Cleaning!



Turn spring cleaning into something more than merely scrubbing every surface in your home. Take the time to fortify your home and in doing so prevent common homeowners' insurance claims. Investing a little time could help you prevent a future homeowners insurance claim.

- Check the hoses on your washing machine for any signs of wear. If you still have rubber hoses, it is a good idea to upgrade to braided steel hoses. Water damage claims due to washing machine malfunction are one of the

most common claims we see.

- Inspect the drip pan under your washing machine. If it looks aged or is cracked, it may be a good time to have it replaced.
- Dryer lint is one of the leading causes of house fires so you will want to make sure your dryer is lint-free. Do a thorough cleaning and be sure to pay attention to the filter as well as the vent hose.
- Take a look at the caulk throughout your home. Cracks in the caulking around sinks and on countertops in the kitchen & bathroom can lead to leaks and water damage.
- Extension cords are meant for temporary use. They can easily overheat and cause fires when overloaded. If you have an extension cord that feels hot to the touch, toss it.
- Examine your window and doors to look for cracks in the caulking. If you find dried-out caulking, you may want to have it replaced. The goal is to keep the water outside your home!
- Take a stroll outside of your home and be on the lookout for tripping hazards. Check for uneven walkways, loose banisters, or stairs that have damage.
- If you can safely do so, check your roof for loose or damaged shingles and call in a professional to make any repairs.
- Clean your gutters & downspouts. Remove any debris so that all water can be properly diverted away from your home.
- If you don't have a central station burglar and fire alarm, we encourage you to consider having one installed. Should a home fire occur, having your home connected to a central station will save valuable seconds and prevent the outbreak of fire from turning into a total home loss.
- Consider installing a whole-house water flow alarm to detect water leaks. There are many different options available to accomplish this: there are sensor-based alarms that will automatically shut off your water should a leak be detected, as well as flow-based alarms that will trigger alarms to let you know a leak has been detected. You can find out more information [here](#).
- Consider installing a generator. To weather a storm with minimal damage to your home means maintaining power for as long as possible. We recommend the installation of a permanent generator. Not only could it help you prevent future claims, but most carriers offer a discount on your homeowners' policy.

Hopefully taking these simple steps will help prevent the need to file a claim. If you have any questions or if the unexpected occurs, know that your insurance advocate is here for you!

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Theft Of Luxury Automobiles Is On The Rise



Theft of luxury automobiles continues to rise. Unfortunately, affluent neighborhoods are often the primary target. The latest trend is for thieves to drive away with the entire car (rather than stealing parts or breaking in to steal valuables).

Criminals work in groups and canvas both nice neighborhoods and areas where people commonly pull up and jump out of the car for a minute just to pick up something such as a gas station, a drycleaner, the post office, a coffee shop, or a pizza place. They wait a few feet away and as you jump out; they jump in and drive away.

We've All Done It

We are all guilty of stopping by the house to pick up something or running inside a store quickly without wanting to take the time to lock everything up. After all,

you're only going to be a minute. Either scenario gives the car thieves ample time to pull off their intended crime.

The best rule of thumb? Don't leave your keys in your car, no matter where it is parked and no matter how long you will be away from the vehicle!

Fun Fact From Your Insurance Advocate:

In luxury cars, side mirrors turn in when there are no keys in the car. An expensive car that is parked with its mirrors out indicates to a would-be car thief that the keys might be inside, making it easier to simply drive away. While this is a setting that can be disabled, it is something that owners of nice cars should be aware of!

Tips From local law enforcement:

- Lock your car each time you exit the vehicle.
- When you can park your car in a locked garage.
- Set your alarms, even when you are home as there have been recent cases where the criminals come into homes when people are there to steal keys.
- Don't store keys in places that are visible and easily accessible to criminals
- Add security features to your home such as a surveillance camera and motion lighting.

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The End Of First Quarter Is A Great Time For Some Business Spring Cleaning



As the first quarter comes to a close it's a great time for businesses to do a little Spring cleaning. Taking the time to evaluate the progress you are making on the goals you set for yourself at the start of the year and then look to make any adjustments needed.

We'd like to offer you a few items to review with your team. Use them as a guide and as always, if you have any questions, please don't hesitate to reach out to us!

Thoughts For Business Owners:

- Talk to your staff, maybe schedule a meeting, and share any reoccurring concerns they are hearing from customers. Discuss a plan for addressing these concerns and set a timeline for finding resolution.
- It is a great time to review company goals. Make sure everyone on the team is on the same page working toward the overall success of the company!
- Is your technology up to date? Is your email system running efficiently? Evaluate your operational systems and discuss plans in place to make any adjustments.
- What about staffing? Do you have all the team members you need in place to keep your business running optimally?
- Are you continuing to pay for services you no longer need? Auto-renewing subscriptions are one area that businesses often overlook, continuing past the point that they are being utilized.
- Review your website and social media channels for any out-of-date information. Locations, hours of business, and key employees are items that may have changed over the last year and may need updating on your website and social media platforms.
- Make sure you are doing all you can to protect your company from a cyber-attack. Hire an IT firm if you don't already have one in place, create

a plan so that you don't panic in the event of a breach in your cyber security, and make sure you are properly backing up your data. If you want more in-depth information on how to prevent a cyber-attack, you can head to our [latest blog](#) on the subject.

- Are you on track with employee evaluations and reviews? Touching base with each employee to let them know how their performance is lining up with the goals of the company and their specific duties should be completed on an annual basis. If you have not yet scheduled them, take the time to set up some appointments.
- Have a conversation with your Insurance Specialist. Checking in with your Insurance Broker is a great way to make sure your business is protected.

Together we can discuss any changes that may have occurred since the last time we spoke and look to see what adjustments, if any need to be made. Our goal is to help our commercial clients have more time and better peace of mind so they can focus on running a successful business. If you have any questions regarding your business' insurance coverage, reach out to us at 914-723-7100.

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Important Information From Your Insurance Advocate



75 gallons of water can escape out of a pipe in 14 minutes!

PROTECT YOUR HOME!

A water sensor paired with an automatic water shut-off can drastically reduce loss caused by a burst or damaged pipe.

Educating our clients about all of the options available when it comes to protecting your home is of the utmost importance to the entire team at Advocate Brokerage. If you have questions, feel free to get in touch with us.

Inside Our Walls



IN MEMORY OF



Anita
DiFabio-
Smith



Always
smiling,
always
in our
hearts



From your forever
Advocate Brokerage
Family



As many of you know we lost one of our own, Anita DiFabio Smith too soon. Anita was a part of the Advocate Brokerage family for over 25 years and she will be dearly missed.

In Memory of Anita DiFabio Smith Always smiling, always in our hearts
From your forever Advocate Brokerage Family

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Please Leave Us a Review Here

We also encourage you to forward this email to any friends, family or business colleagues that may benefit from the insurance expertise Advocate Brokerage offers!



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