

Confident, Carefree,
COVERED.

ADVOCATE'S MONTHLY NEWSLETTER

2023



Relax & Enjoy Your Summer! *We've Got You Covered.*

As Scarsdale's Premier Insurance Agency, we take great pride in doing what we can to ensure that you and your assets are protected.

We want you to relax & enjoy your summer! That's why we obsess over finding an insurance plan that is the right fit for you and your needs.

If you have any questions regarding your homeowner's, automobile, excess liability, or business insurance, we hope you won't hesitate to give us a call!

Summer Safety
What you need to know about dogs & insurance.



Dogs truly are man's best friend! Who else loves you unconditionally and is always happy to see you when you come home at the end of a long day? It's hard to imagine that *your* furry family member would ever bite someone, but the truth is that most dog bites, especially those affecting young children, happen during normal activities with dogs they know. Additionally, dog bite incidents do occur more in the summer months so we thought we would share some important information that every dog owner needs to understand.

According to the CDC, there are an estimated 4.5 million dog bites each year in the US, of which more than 800,000 receive medical attention.

In this blog we will discuss:

- Why dogs bite
- How to prevent dog bites
- How a dog bite incident could affect your family
- What to do if your dog bites someone
- If your homeowner's insurance covers when your dog bites someone

Why Do Dogs Bite?

Dogs bite for several reasons. It could be a **territory** issue, it could be because they are **stressed**, they could be **scared**, they could be in **pain**, they could even be **hot**. The important thing is to pay attention to the signs that a dog may be feeling uncomfortable and do all you can to prevent a dog bite incident from happening in the first place!

How Can I Prevent Dog Bites?

As a dog owner, you want to be responsible and protect not only your family, friends and neighbors from the threat of a dog bite, you want to protect your puppy to make sure they feel safe and relaxed. Below are some things you can do to prevent dog

bites from happening:

- Make sure your puppy has gone through basic dog training.
- Properly socialize your dog by exposing them to as many different situations as possible.
- Inside of the home, create safe zones. Baby gates, and dog crates are wonderful tools.
- Outside of the home, keep dogs on a leash or in a fenced area.
- Pay attention when other people are around and if you see any warning signs, remove your furry friend from the situation if possible.
- We also recommend that you stay up to date on your dog's rabies vaccine.

How Can A Dog Bite Incident Affect My Family?

Dog liability claims are common and when a serious injury has occurred, large settlements are a possibility.

What Should I Do If My Dog Bites Someone?

Remain calm! Dogs pick up on their owners' emotions so being upset will only make the situation worse. First, contain the dog and once they are safely removed, assist the victim. Suggest that they wash the wound (*if possible*) with soap and warm water and encourage them to seek medical attention right away.

Does My Homeowners Insurance Cover Dog Bites?

Most conventional homeowners insurance policies cover dog bite claims but not all policies cover them equally. Additionally, payment varies depending on whether your dog bites a person or another dog. In general, companies limit payments on dog bites involving another dog. Awards are often limited to the cost of replacing the dog, even if the costs of caring for the medical injuries exceed the value of the dog itself.

Most mainstream insurance carriers have a doggie blacklist that includes Pit Bulls, Rottweilers, Dobermans, German Shepherds, Chows, Akitas, and Huskies. Our business partnership with elite carriers allows for coverage for most breeds of dogs. However, keep in mind that once your dog has bitten someone, your insurance could be in jeopardy. If your dog bites twice, you can expect your insurance to be canceled at the earliest legal time unless you make the difficult decision to part with the dog. When this unpleasant situation occurs, the choice of conventional insurers will be non-existent, leaving Lloyd's-type policies that will exclude dog bites.

Educating each client we serve is an important part of Advocate Brokerage's mission. If you have a dog, seriously consider adding a Personal Umbrella Policy to protect you if you are sued and the settlement is higher than the limit on your homeowner's limit. If you have any additional questions regarding the family pet, please get in touch with us. *Oh, and please, go tell your best friend he's a good boy (or girl)!*

[Read The Full Blog Here](#)

Preparing For Rough Seas
Tips on Preparing Your Boat For Summer Storms



Summer is the perfect time to get out on the water and enjoy some leisure time on your boat! With all the unpredictable weather we've been experiencing lately (not to mention, it's Hurricane season), it's wise to do a little preparation ahead of time to ensure that your time on the water is smooth sailing.

Safety First

Making sure you start your day on the water with safety in mind is important. We've got a list below of a few key items to make sure you have them on hand. Take the time to review them and our top safety tips also listed below:

Safety Items To Have On Board:

- Provide a life jacket for each passenger.
- A first aid kit.
- A horn or whistle.
- A Coast Guard-approved fire extinguisher.
- A flashlight.
- Paddles & oars just in case the motor fails.
- A marine radio.
- Key contact list with numbers saved so that if a storm occurs you aren't scrambling (the marina or yacht club, towing company)

Top Safety Tips:

- Wear life jackets! *In 83% of all boating fatalities, the person who drowned was not wearing a life jacket!*
- Be mindful of the weather. You don't want to get caught out on the water in the middle of a storm.
- Take a boating safety course. *You may even be able to get a discount on your coverage upon completion.*
- Much like when you are behind the wheel of a car, you should observe the

following rules:

- Don't drink and drive. *According to the US Coast Guard, 19% of the boating fatalities were alcohol-related.*
- Don't drive distracted. Put away cell phones when you are navigating your watercraft.
- Don't speed.

Just In Case – Plan Ahead For Stormy Weather

It is wise to set aside some time at the start of the season and put a plan in place, so you know what to do if a storm warning is issued. Making decisions ahead of time and understanding who will be doing what will help cut down on stress when an actual storm arrives. Below are a few questions to ask yourself:

- Who will be responsible for preparing your boat or yacht? Take the time to list out the necessary tasks and who will be taking care of them so there are no questions when the time comes.
- Will you be hauling your boat out of the water? Or will it remain in the water?
- If it is being stored out of the water, where will it be relocated to?
- Do you understand your insurance policy? It is important to know the policy benefits and the limitations (more on that below).
- Share this plan with anyone who may be utilizing the boat so that everyone is on the same page.

Our friends at CHUBB have put together a video that highlights the importance of creating a boat preparedness plan, you can find it here: **Boat Preparedness**. Additionally, they have a guide for preparing your boat from hurricanes. You can find it here. **Protecting your boat from hurricanes and other major storms | Chubb**

Understand Your Insurance

Whether you own a power boat, a sailboat, or a yacht, you want to be sure you have adequate insurance. Below are some important boating insurance facts:

- Neither your homeowners nor your auto insurance will protect you should you be involved in a crash while out at sea.
- Insurance is not required to operate a boat unless you are financing it, in which case the bank will require you to carry insurance.
- Your personal excess liability policy will not generally cover a boat unless it is specifically listed, and you carry the required underlying liability limits.
- Many insurance carriers offer coverage for reimbursement to help you move your vessel to safety in the event of a hurricane.
- You may be covered for towing costs to have your vessel towed safely to shore.

If you want to learn more about boating insurance, we have a blog on the subject **here**.

[Read The Full Blog Here](#)

Protecting Your Business From Crime
Tips from your insurance advocate



When a business experiences a loss, no matter the reason, it can have a devastating effect. You work hard to ensure that your business succeeds so you will want to do all you can to protect it from any potential risks. We are specialists in the world of Commercial Insurance and are here to offer support and information when it comes to protecting your business from the very real threat of crime.

Also referred to as Fidelity Insurance, a crime insurance policy that offers you coverage that is not often found in your typical Commercial Property Policy. Business Crime Coverage or Fidelity Insurance offers protection from a wide range of crimes including the theft of money or property, the dishonesty of employees, embezzlement, or on-premises robbery. As detailed below:

Theft Of Money Or Securities

If someone other than an employee steals your money or securities from your building or financial institution.

Employee Dishonesty Coverage

If your employee illegally takes money, securities or other business property from you.

Third-Party Coverage

If your employee illegally takes money, securities, or other business property from your clients.

Forgery

If someone attempts to forge checks.

Robbery Coverage

Robbery Coverage is a component of business crime coverage that protects you when someone robs you of your property while it's inside your building or in the care of a messenger or armored vehicle company. It also helps cover the loss or damage of a locked safe or vault located at your business that has been broken into during a robbery.

Cyber Liability

Additional Crime coverages such as Computer Fraud and Social Engineering coverages are available on a Cyber Liability policy.

Having an insurance professional such as the ones at Advocate Brokerage as part of your support system is a great way to ensure that your insurance portfolio covers all the potential risks you face. Please give us a call, to ask any questions you may have or to find out if adding a fidelity policy to your insurance portfolio would benefit you.

[Read The Full Blog Here](#)

Inside The World of Insurance

Congratulations Roz!!



We'd like to take a moment to celebrate that once again our founder and president of Advocate Brokerage Rosalyn Bindow has also been awarded the prestigious Home / Auto Insurance Professional award from Five Star Professional. As a reminder, this award is presented annually to Insurance professionals that provide outstanding services to their clients and have demonstrated dedication to the clients they serve.

Congrats Roz! Thank you for continuing to set such an amazing example for us all.

Inside Our Walls

Did somebody say Fiesta?

At the end of June we were thrilled to spend the afternoon together with our families for a Fiesta! The Topsy Taco Truck was on hand providing some amazing food, we donned sombreros, played with a piñata and had a really phenomenal time!!





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