

# THE ADVISOR

The official newsletter for Deland, Gibson customers and friends

FALL 2011

## Letter From The President



Charles W. Gibson  
President

Dear Valued Customer,

As we all prepare for yet another New England winter, Deland, Gibson wants to ensure that our policyholders recognize how best to protect their property. Damage from winter weather can come in many forms, and most homeowners take proactive steps to mitigate damage and avoid loss. In this newsletter, we outline the hazards of ice dams on your home as well as a few tips to prevent them from forming.

Additionally, I am pleased to report that we have added several key staff members to the growing Deland, Gibson team. In this difficult economy, we are working hard to do our part to expand our business and continue to offer our customers the same superior level of service they have come to expect from Deland, Gibson. Our recently hired marine insurance specialist, Blake Murphy, has a unique understanding of the risks associated with the boating industry. His article on marine insurance highlights the importance of experience and the benefits of Deland, Gibson's Mariners Edge™ risk reduction program. We also want to welcome Sonia Santos, David Haynes, Randy Schukraft, and Latoya Williams to Deland, Gibson, and you can read about the great experience they bring to our organization.

In conclusion, we are pleased to announce that in January of 2012, Deland, Gibson will be unveiling a new division within our personal lines department. The 1900 Club will service individuals and families that have sophisticated personal exposures, such as luxury automobiles, aircrafts, yachts, fine collectibles, and much more. Led by an experienced team of account managers and risk advisors, the 1900 Club will offer trusted guidance and comprehensive protection for those requiring specialized coverage options.

If there are any specific issues or topics you would like to see covered in future newsletters, please contact your Deland, Gibson agent.

On behalf of my family and the entire staff of Deland, Gibson, we wish you and yours a very happy and healthy holiday season.

Sincerely,

Charles W. Gibson, President

## Protect your home this winter Learn how to avoid the formation of ice dams

As we all know, the winter weather has officially arrived and at Deland, Gibson we want to make certain you are prepared. Responsible homeowners understand the value of maintaining their property and recognize that harsh New England winters can cause extensive damage. While most people keep their pathways clear of snow and ice to avoid a potential hazard, we recommend you exercise that same caution to avoid roof and/or interior water damage by taking a few steps to prevent the formation of ice dams.



Ice dams form along the gutters and eaves of your home. As the snow at the roof peak begins to melt it trickles down to the gutters, where it is much colder, and the water refreezes. This can sometimes form icicles as the water freezes within the gutters. While the potential liability of a large icicle falling on a passerby is of great concern, there is also an increased risk that your home could sustain water damage. As the snow at the top of your roof continues to melt and trickle down to the gutters, it is blocked by a wall of ice (known as an ice dam). The water then begins to build-up under the shingles and eventually seeps into your home.

In 2010, claims resulting from ice dams were at an all-time high; one of our partner companies experienced over 20 million in losses just last winter. Damage may require you to replace wet insulation, damaged dry walls and ceilings, remove mold, and replace rotten wood in your home. It is imperative that homeowners take steps to avoid ice dams entirely. We offer the following tips to help your home weather the winter:

- Ensure that your attic is properly insulated to avoid extensive heat loss through your roof.

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# Deland, Gibson Welcomes New Employees



**Blake Murphy** is a Marine Sales Associate with Deland, Gibson, a position held since June 2011. He is a licensed USCG captain and has over 15 years experience on the water. Prior to joining Deland, Gibson, Blake spent the last six years as a Captain/Mate on privately owned sport fishing vessels around the East Coast, Bahamas and Caribbean.

He is originally from Chatham, MA and a graduate of Roanoke College. He resides in the Charlestown Navy Yard. Blake continues to stay very active within the fishing community and spends as much time on the water as possible.



**Sonia Santos** has been named Personal Lines Customer Account Manager for Deland, Gibson. Sonia possesses a vast understanding of home, auto and umbrella insurance policies and has over 20 years of experience assisting personal lines clients. Fluent in Portuguese, English and Spanish, Sonia has the ability to provide enhanced service to Deland, Gibson policyholders.

In her free time, Sonia enjoys spending time with her family, specifically her 11 year old son and their dog. She holds a Bachelor's in Communications from the Federal University of Rio De Janeiro, Brazil, and also launched her own clothing line this summer.

**David W.D. Haynes** has joined the growing staff of Deland, Gibson as Business Development Coordinator. With over 20 years of experience in the marketing and structuring of insurance programs, David will work to maintain and expand our growing personal and commercial insurance lines of business.

Before joining Deland, Gibson, David served as Client Relationship Manager and Sr. Account Executive at a large Boston agency. Additionally, he was Vice President of Commercial Lines at a large regional agency, and also has experience working at a national insurance brokerage company. David is a graduate of Bentley University with a degree in Business Management, and lives with his family in Hudson, MA.



**Randy Schukraft** has close to 30 years of experience in the insurance industry, and recently joined Deland, Gibson as a Personal Lines Customer Account Manager. Throughout his career, Randy has successfully attained the professional designations of Certified Insurance Counselor (CIC) and Certified Insurance Service Representative (CISR).

With an expansive knowledge of all facets of insurance, Randy will work closely with clients to ensure they are protected with the appropriate levels of insurance coverage.

Randy resides in Seekonk, MA with his wife, Anna, and their three children, Sarah, Briana and Matthew.



**Latoya Williams** recently began working at Deland, Gibson as Receptionist. Latoya's past experience includes stock associate work, as well as Legal Administrative Clerk in the United States Marine Corps. She strives to provide exceptional customer service and assistance to Deland, Gibson clients, and also assists with various administrative tasks.

Latoya is currently pursuing a degree in Computer Technology, and resides in Stoughton, MA with her two children, Giovanni and Courtney.

## Ask the Agent

**Michael Sabbagh, Senior Vice President and Commercial Lines Manager**

**Q.**

As a manager, can I be sued personally for certain mistakes I make while performing my job?

**A.**

Yes, the situations will vary but in the event of a sexual harassment claim, EEOC or ADA claim, the company and you can both be held liable. Your homeowners' policy does not cover any business pursuits so this means that your personal assets could be on the line without proper protection. If you are in a management role at a company, it is in your best interest for your employer to have Directors

and Officers insurance as well as Employment Practices Liability insurance. Ask your Deland, Gibson representative about what initiates or policies that could be put in place to lower this risk.

Michael Sabbagh is a Senior Vice President and Commercial Lines Manager at Deland, Gibson.

If you have a question for Michael, email [msabbagh@delandgibsonins.com](mailto:msabbagh@delandgibsonins.com). If we select your question for print in our next newsletter, we will send you a \$100 gift certificate to a local restaurant.







## Comprehensive protection for boaters

Blake Murphy, Marine Sales Associate/ USCG Licensed Captain

Having grown up on the water in Chatham, the boating/fishing industry has always been a passion of mine. After college, I knew that the marine industry was something I needed to have a career in and today I continue to have that passion. I started my career as a mate in the New England sport fishing community, while studying to get my Captains License. In 2004, I received my 25 Ton license and headed south to Palm Beach. Six years later, I look back and have traveled the entire East Coast, Bahamas, Caribbean and several other dream locations like Costa Rica, Panama, Dominican Republic and Venezuela to name a few. Whether it was fishing in the Bahamas Billfish Championship or fun fishing out of Los Suenos, Costa Rica, my experiences provided me with a unique vision of the various cultures and gave me the opportunity to meet and form amazing friendships and business relationships.

After six years working as a Captain/Mate in the sport fishing industry, I have made the transition into the marine insurance industry with a large emphasis on sport fishing vessels. I focus on all commercial and personal marine exposures throughout the East Coast and whether it is a 45 Cabo Express

to an 80' Merritt or a 50 slip full service marina, all have a unique set of exposures which only a marine specialist can understand. The 22nd Mariners Club, Marine Insurance Seminar, in Ft. Lauderdale, FL reinforced Deland, Gibson's strategy emphasizing that product protection and service is no longer the only piece of the pie. Agents that have adapted to providing proactive risk management techniques to its clientele are at an advantage and at Deland, Gibson we certainly are ahead of the game.

My extensive background in the marine industry allows for a unique understanding of the Deland, Gibson marine insurance program. I recognize the risks associated with the business as well as the proactive steps that can be taken to mitigate, or transfer this risk through comprehensive insurance coverage. Deland Gibson's Mariners Edge™ is a four step risk reduction program that lowers your Total Cost of Risk, which makes you more attractive in the insurance marketplace and also allows you to spend more time on your boat. Take advantage of insuring your marine risk with the Mariners Edge™ at Deland, Gibson and contact me today at 781.239.7615.



## The 1900 Club Difference

In January of 2012 Deland, Gibson will unveil a new division within our personal lines department. The 1900 Club will service Deland, Gibson's select personal lines membership, which consists of families and individuals that have sophisticated personal exposures including:

- Homes (Domestic or Foreign)
- Jewelry, Fine Arts and other collectibles
- Luxury Automobiles
- Extensive travel
- Watercraft, Yacht or Mega Yacht
- Domestic help
- High Excess Liability Limits (umbrella)
- Non-profit service
- Aircraft

The 1900 Club is for individuals and families that have complex personal risk exposures and require enhanced service options. The 1900 Club is led by a team of account managers who will serve as trusted guides for managing the client's Total Cost of Risk, in conjunction with an experienced Deland, Gibson Risk Advisor.

The features of this group are based on the Deland, Gibson Difference – a comprehensive risk reduction model. This model incorporates risk control strategies that allow you to spend less time with insurance and more time enjoying life. If you would like additional information on the 1900 Club, please contact us today at 781.237.1515.





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Be sure to check out our web site for important insurance news, information, phone numbers and more.

And, make sure you receive our e-newsletters by e-mailing us at:

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- It is also important to make certain your attic is well-ventilated, allowing cold air in and warm air out to maintain a consistent temperature.
- Inspect your attic for any air leaks or drafts, and seal any you find with caulk, spray foam or weather stripping.
- Check your roof for loose or damaged shingles.
- Make sure to clean all gutters and downspouts so they are free of leaves and debris. This will keep water flowing off your roof and away from your home.
- Consider having ice melting cables installed by a licensed contractor; but make certain that they are turned on after a heavy snowfall and turned off immediately once the snow clears.

Removal of ice dams once they have formed can sometimes be dangerous. Snow rakes are helpful in removing snow from your roofs, and most cost only about \$40 at your local hardware store. With any other issues, remember, only a licensed professional with roofing experience should attempt ice dam abatement. If you would like additional information on how to protect your home this winter, or to ensure that your home is protected with the proper levels of insurance, please contact Deland, Gibson at 781.237.1515.

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