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NEW ONLINE FEATURES AT WWW.DELANDGIBSON.COM

You do not have to wait for the next edition of “The Advisor” to stay up to date on important information. You can sign up for our e-newsletter blasts, but remember to adjust spam filter settings to accept our email.

We also added a new feature to our Web site that will enable you to update your contact info. The link on our Web site to update your information is <https://www.delandgibsonins.com/updatecontact.cfm>. Many of our clients have changed jobs or email addresses. This will help us greatly should we need to contact you.

You can retrieve all of our employee contact information on our Web site by going into “Contact Us” at the top of our Web site page. If you haven’t met us yet, get to know us.

BOARD OF FIRE PREVENTION REGULATIONS CHANGED APRIL 5

This regulation applies to buildings undergoing sale or transfer containing up to five residential units. The regulation which was scheduled to go into effect January 1, 2010, has been moved to April 5, 2010. At that time the regulation will still require photoelectric smoke

detectors within 20 feet of a kitchen or bath containing a shower. Areas located beyond 20 feet will be required to contain dual detection by either single unit or two separate units. In addition to the date change the regulation has been clarified to indicate it applies to residential

units constructed prior to January 1975 that have not undergone major alteration covered by the State Building Code. It also contains a provision for low voltage household warning systems that may have been installed in these homes.

Deland, Gibson provides coverage from the majority of the top Massachusetts auto insurance companies:
Andover Companies
Chartis Insurance
Commerce
Norfolk & Dedham
OneBeacon
Plymouth Rock
Quincy Mutual
Travelers
Vermont Mutual

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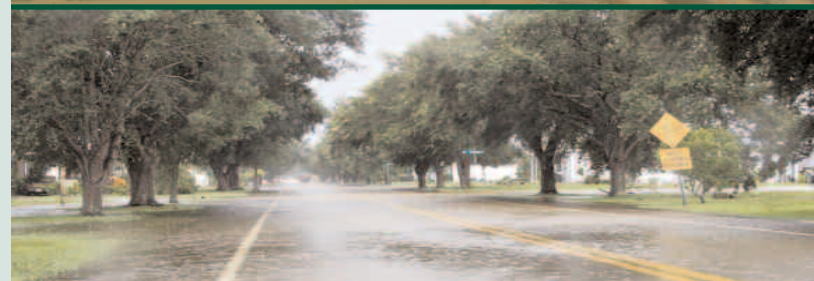
Letter from Charles W. Gibson • Are You Aware of Changes at the RMV? • Could Your Internet Posts Expose You to a Lawsuit? • Would You be Prepared for an Earthquake? • New Employee Spotlight • Ask the Agent • OneBeacon Sells Its Personal and Commercial Lines • New Online Features at www.DelandGibson.com • Board of Fire Prevention Regulations Changed April 5



THE ADVISOR

The official newsletter for Deland, Gibson customers and friends

Spring, 2010



Flooding in our own back yard



Charles W. Gibson
President

When we usually talk to you about flood insurance, we draw on case studies from other parts of the country that have been ravaged by floods. However, this time we’re talking about floods that happened right here in our own back yard. We are here for our clients who experienced flood damage, and for those who were fortunate to be spared, you need to be aware of what is available to protect your home and business.

First and foremost, flooding is not covered in your standard homeowners or businessowners policy. You need to purchase a separate policy. The typical National Flood Insurance Program (NFIP) policy covers up to \$250,000 in structural damage and \$100,000 in personal property damage. It’s really important for you to know what a flood policy covers.

While most personal property on a first floor of a home or building is covered under a standard flood policy, property kept in the basement is specifically exempted from insurance coverage, including furniture, carpets, television sets, electronics and other personal property. The only items covered by flood insurance in a basement are furnaces, hot water heaters, washers and dryers, and other appliances and utilities like electricity and gas lines.

I hope you find this bit of information on flood insurance helpful to you. And while our newsletter deals with other perils like earthquakes and the special coverage required, or the exposures posed to you on the Internet, we also alert you to some new enhancements at the RMV’s Web site and on our own site. We also want to introduce you to some of the newest members of our staff.

Thank you for reading this edition of The Advisor, and remember to sign up for our electronic edition that shares with you timely topics.

ARE YOU AWARE OF CHANGES AT THE RMV?

Driver involved in a crash are required by law to complete an operator report on the circumstances of the crash and submit it to the RMV if property damages exceed \$1,000 or there is personal injury.

Every month, the RMV receives requests for copies of more than 3,000 crash reports that must be submitted by mail. It typically takes up to three weeks to search the database of electronic and paper records, certify the record and mail it back to the customer requesting the report. The new Web service will enable the RMV to process the request within 24 hours once it is found and deliver electronic reports by e-mail. The cost for a database search remains the same at \$20 per record request.

The RMV has stopped mailing driver’s license renewal reminders, making it the responsibility of Bay State drivers to remember to renew their licenses before they expire. If you are stopped by a police officer or are in an automobile accident while operating a motor vehicle with an expired license, you can be cited and will face the related penalties.

If your green letter MA license plates are fading, your vehicle may not pass inspection. You may get replacement plates from the Registry of Motor Vehicles. Just bring the old plates into the RMV and they will swap them with new plates. You do not need any paperwork from us.

Please call or email us with your new license plate number. We need this information should you have a claim.

Under another new policy, the RMV is required to suspend the licenses and vehicle registrations of drivers who owe the state Department of Revenue (DOR) money. Suspension notices will be issued.



THE PRODUCTION STAFF

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Jim Doty
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COULD YOUR INTERNET POSTS EXPOSE YOU TO A LAWSUIT?

While many Internet users are being cautious about putting personal information online, too many of us are unaware of the liability exposures associated with posting comments to blogs or other Internet sites, according to a recent national survey of 1,000 Americans.

It may seem harmless to post your comment or send out a "tweet," but tell that to a tenant who sent a message on Twitter that named her landlord and claimed that the apartment was "moldy." She was sued for \$50,000 for allegedly defaming a real estate company.

Libel is a form of defamation, which is defined as a statement of fact that is disseminated with negligence or malice to hurt someone's reputation. The important aspect to note is that a statement must be false; truth is an absolute defense for defamation.



The national survey conducted by Opinion Research Corp on behalf of Chubb Group of Insurance Companies

In some homeowners insurance policies, "personal injury" coverage may include protection from defamation including libel. Often times it can be included as an additional coverage or endorsement. While an insurer will cover damages, they often will only pay up to certain limits. An additional option to consider is adding Umbrella coverage to increase the limits.

People also need to understand that they can not simply use copyrighted online materials. According to the same survey, sixty percent of respondents said they rarely or never obtain permission to cut and paste articles, other information or artwork from copyrighted Web sites before e-mailing, printing, or distributing to others. In today's fast-paced and open society, people need to be careful about what they write and communicate about other people and organizations.

NEW EMPLOYEE SPOTLIGHT

Edward Gibson joins agency's sales force



One of our newest sales associates is Edward "Ted" Gibson, who previously worked for the Norfolk & Dedham Group as a claims service representative and underwriting assistant for about three years. Edward graduated from the University of New Hampshire in 2006, earning a bachelor's degree in political science with a minor in business management. The Brookline resident enjoys playing golf and rooting for the Boston Red Sox, Bruins, Celtics and New England Patriots.

New account manager boasts vast insurance experience



Nicole Siciliano brings 13 years of insurance industry experience to her position of account manager at Deland, Gibson. She began her career in the field in 1997, as a customer service representative (CSR) for a company in Florida. While there, she earned an insurance agents license and the designations of certified insurance service representative (CISR) and certified personal service representative (CPSR). Besides working as a CSR, she was a producer and personal lines account specialist.

Nicole was a member of the Florida Association of Insurance Women and belongs to the Massachusetts chapter. She is a graduate of the Safety Insurance Company personal auto school and the personal property school. The mother of a 2-year-old and photography hobbyist takes great pride in assisting customers and solving problems. To better serve clients, the Waltham resident is seeking her Massachusetts insurance license.

Rebecca Jennette becomes member of support staff



When people visit Deland, Gibson, they will be greeted enthusiastically by the smiling Rebecca Jennette, the agency's new receptionist. A former sales associate in the retail sector and nanny, Rebecca just entered the insurance industry and wants to move up the ladder in our company. She is extremely organized and detailed-oriented and is pursuing a college degree.

A resident of Sudbury, Rebecca loves spending time with her daughter. She likes to cook and visit Boston, and makes jewelry as a hobby. In addition, she is a volunteer with the Alzheimer's Association and March of Dimes and is a dedicated advocate against domestic violence.

ASK THE AGENT

Q. Can employers be liable for an employee texting while driving on business?

A. Employers certainly can be held liable for their employees behavior, including texting while they are driving. While you can never control employee behavior, you can take proactive steps by developing a strict policy against distracted driving including cell phone use. This may help in your defense if a liability suit is brought against your company for your employee's negligence while driving. A reasonable electronic usage policy would require the use of hands-free devices, but a more stringent one would ban cell phones while driving altogether; drivers would be permitted to pull over from the road to make phone calls. A company that can prove that a policy exists regarding use of electronic communication devices while driving will fare better than a company without a policy when defending a lawsuit involving an employee's negligent behavior.

To learn more about this type of coverage, contact our office at 781.237.1515 or go to our Web site at www.delandgibson.com.

WOULD YOU BE PREPARED FOR AN EARTHQUAKE?



No one really thinks about earthquakes in the Northeast until they see the devastating effects on TV, as was the case with the 8.8 magnitude quake that ravaged Chile and the more recent 7.2 magnitude quake in California. Between 1638 to the present, there have been over 750 earthquakes in Massachusetts, New Hampshire and Rhode Island; one quake hit a magnitude of 4.6 in Rhode Island in 1951.

While there are many uncertainties about what causes earthquakes in the Northeast, one thing is certain: Earthquakes will continue to occur here. A severe earthquake is both frightening and destructive and can strike without warning, resulting in extensive property damage, numerous injuries and deaths.

Standard insurance policies do not cover quakes

Earthquakes are not covered under standard homeowners or business insurance policies, but coverage is usually available in the form of an endorsement. Standard homeowners and business insurance policies may cover losses from a fire following an earthquake, which would include additional living expenses and business interruption coverage. Motor vehicles are covered for earthquake damage under the optional comprehensive portion of an auto insurance policy.

Earthquake coverage carries a deductible, generally in the form of a percentage rather than a dollar amount. Deductibles can range anywhere from 2 percent to 20 percent of the structure's replacement value. That means that if it costs \$100,000 to rebuild a home and the policy has a 2 percent deductible, the policyholder would be responsible for paying the first \$2,000.

Earthquake insurance premium rates are determined differently by each insurance company and can vary widely, depending on factors such as the location of the building and the materials used in its construction.

ONEBEACON SELLS ITS PERSONAL AND COMMERCIAL LINES BUSINESS

Seamless Transition Expected for all Deland, Gibson Clients

OneBeacon Insurance Group, which has its corporate headquarters in Canton, MA, has sold its personal lines insurance business to Tower Group, Inc., a publicly traded company headquartered in New York. Tower Group Companies are rated "Excellent" by A.M. Best and deliver a broad range of property and casualty products to individuals and businesses throughout the United States.

OneBeacon has recently sold the renewal rights to its non-specialty Commercial Lines business to The Hanover Insurance Group, which is headquartered in Worcester.

Tower Group plans to use OneBeacon's products and systems, so Deland, Gibson's personal lines clients should experience a seamless transition. Commercial clients also will see little change, since The Hanover is one of the fine companies that Deland, Gibson already represents.

As an independent agency, we always seek to match our clients needs with the company best suited to their individual situation.