



# The QUILL

NEWSLETTER

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2 N. Main Street, Cortland, NY | (607) 756 2805  
78 North Street, Dryden, NY | (607) 844 8626  
2428 N Triphammer Rd, Ithaca, NY | (607) 319 0094

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## Enjoy Autumn, Prepare for Winter



The summer heat can be oppressive. The cold of winter can chill you to the bone. But autumn in Central New York is a wonderful time of year, bringing with it bountiful harvest, beautiful colors, and pleasant temperatures

that bring an end to summer.

Along with the beautiful colors come a variety of festivals and community gatherings that allow local residents to share in Mother Nature's celebration. The Great Cortland Pumpkinfest and the Great Downtown Ithaca Apple Harvest Festival are just two of the many excellent opportunities that are fun for the whole family and highlight the best our area has to offer.

The grapes in the Finger Lakes Region are being pressed and it's a great time to take in the fall foliage as you visit the award winning wineries and breweries. The farmer's markets all over have a bountiful harvest to offer.

As you check these fall activities off your list, it's also a great time to do some annual checks around your home. Be sure to get your furnace serviced before the cold weather hits, and make sure your vehicle's tires are in good shape. Keep your gutters, downspouts and roof drains clear, and disconnect all outdoor hoses and spigots. For more information on winter preparedness you can visit our website at [baileyplace.com](http://baileyplace.com).



Stephen D. Franco, CIC  
President

## Insurance Tips for Your College Student

College is expensive enough without finding out too late that an accident or theft isn't covered under your current policies. So, as your child is settling into college this fall, there's one vital "to-do" to add to your list (other than writing that tuition check): a review of your insurance coverage.



It's important to keep in mind that policy language varies from state to state, and there are never "one-size-fits-all" situations, but below is a general guide.

If you have questions, or want to go over your insurance program, don't hesitate to contact us!

- For apartments or houses off-campus, coverage is very dependent on your company. Certain items, such as jewelry or expensive electronics, may require special coverage, or a "rider." Renters insurance is strongly recommended if a particular policy does not cover a student's personal property.
- Liability coverage: There usually is an exclusion for damage to property rented to an insured, so generally damage to a dorm room or apartment would not be covered.
- Ensuring adequate coverage: Contact us to get specific answers and information about your coverage. Also, it's a great idea to create an inventory of the items your student is taking to school, as is keeping photos of and receipts for the items.
- Renters insurance: If your student's needs can't be met under your current policy, don't forget renters insurance. The landlords' policy covers the structure, not the possessions of renters.

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## Back to School (Continued from cover)

- Coverage without a car at school: If your student will continue to drive while at home on school breaks, they should continue to be listed on your auto policy. If they are attending school more than 100 miles from home, and are not taking a vehicle with them, the policy may qualify for a distant-student discount.
- Coverage with a car at school: In most instances, a car registered to parents and listed on their policy will be covered if used by a listed student away at school. But you should make sure that your insurance carrier writes coverage in the college's state and location. And note that a change to the principal location of the vehicle could result in a change in premium.
- Driving a friend's car at school: Students generally would be covered while driving a friend's car if the students are listed on their parents' policy and do not have regular use of the vehicle. The coverage would likely be secondary in this



case, as the carrier for the friend's vehicle likely would be the primary coverage.

- Coverage discounts: In addition to the possible distant-student discount mentioned above, students may qualify for a good-student discount. To qualify, most insurance carriers require that a student must be enrolled in at least four courses per term as a full-time student at an accredited college or university and meet certain academic qualifications. Also, drivers under the age of 21 who complete a driver education course may be eligible for a policy discount.

Going away to school is an exciting time for both students and their parents. Making sure you've got the right insurance coverage can help you protect your assets as you invest in your child's future. We're happy to discuss your coverage and options – just give us a call or stop by!

*These coverages vary by policy*

## New York Online Defensive Driving Course

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## Every Night is Special at The Antlers Restaurant

In 1972 Bill Openshaw and Toby McDonald, fresh from graduation from Cornell University, bought a rustic redwood building in the midst of a pine stand in Varna. Forty-four years later the one-time local watering hole for sportsmen has become The Antlers, the oldest restaurant in the Ithaca area to boast sole proprietorship.

Initially named "The Stables Inn," it was adorned with equestrian tack and gear. It was an apt name for two polo-playing fellows who immediately attracted a clientele of Cornell polo players that loved the clubhouse atmosphere – and the fact that no one minded their gaminess as they stopped in for a beer after a match. It became the showcase



**Bill Openshaw and Toby McDonald, proud owners of The Antlers.**

## Customer Spotlight

for local bands, attracting college students and locals alike, looking for no-holds-barred evenings featuring pitchers of beer and mountains of steamed clams.

"We wanted to buy a failing restaurant, make it a success and then sell it," Bill says of their plans after college. "But we've had so much fun we just never left. Now The Antlers is part of this community."

As Toby and Bill's experience and business repertoire grew, so did their restaurant. Slowing the pace down, renovating the building, and introducing a new menu became the guidelines that led to the restaurant's rebirth as The Antlers. While the branding and menu were new, the décor is classic and eclectic. The Antlers' fieldstone hearth was reclaimed from a local farmhouse. The back bar once graced an old hotel in the heart of town, and ancient buildings undergoing demolition were prime targets for the bits and pieces that now grace The Antlers' interior.

"We have a lot of long-time clientele," Toby says. "They consider this to be their place, and we consider them to be our people."

Toby and Bill are there nightly, as your hosts, to ensure you enjoy the evening. If you'd like a little entertainment, they may be coaxed to spin a yarn or two about their stewardship of this little gem tucked away in the hills surrounding Ithaca. The Antlers, 1159 Dryden Road, Ithaca, is open for dinner seven nights a week, with daily specials.

## Robbins Vending – 120 Years of Customer Service on Main Street

That mid-afternoon craving for a pick-me-up snack gets to us all, and Robbins Vending has been there to help for more than 120 years. Based in Cortland, NY, Robbins Vending is one of the oldest, and most successful vending services providers in the Southern Tier and Central New York. As times have changed over the last century, Robbins Vending has changed with it. Robbins Vending has always been an industry leader in the games, music and amusements business, and they have evolved into a premier vending solution provider for the Cortland, Ithaca and Syracuse markets.

The company was founded in 1894, by Edwin Robbins, as a retail store specializing in tobacco products and outdoor hunting and fishing gear. As Cortland grew, so did Robbins, moving to various locations, but always maintaining a presence on Main Street. The Wood family became owners when Charles A. Wood purchased the business in 1928 and it has been family owned ever since.

In 1994, a new group of family members, Charles E. Wood II and Michael C. Wood Sr. purchased the company, and in 2009 Michael Jr. and Charles “Chip” Wood became the latest custodians of the business. There has been an explosion of technological advances in the industry and Robbins Vending has been at the forefront of each. Robbins Vending machines use telemetry to report sales back to the home office. This has increased operational efficiencies, provided for more fuel efficient service and allowed for outages to be automatically reported to ensure service around the clock. During the summer of 2016 cashless payment systems have been added to all of their machines allowing purchases to be made with bank cards or mobile phones.

“We are proud of continuing a family owned business, and we’re proud of how the business has adapted over the years,” Michael said. “But over all the years one thing hasn’t changed, and that is our commitment to our customers and friends.”

Robbins Vending customers can choose from the best-selling national brands and from the latest vending technology in the industry, supported by local, 24/7 services. Customize your machines to the preferences of your staff or facility with a variety of selections in food, snacks, drinks, waters, coffees, teas, and even the latest sports energy and health fitness products.

“Our customers know there’s no waiting for an out-of-state office to manage their vending needs, Mike said. “We’re located right here. We know you and you’ll know us, personally.”



Chip and Michael Wood Jr. carry on the family business at Robbins Vending

## Employee Spotlight



**Chrystle Terwilliger** is a Business Account Manager, working from our Dryden Office. She has 30 years of insurance industry experience. Chrystle’s favorite aspect of her job is the daily interactions with her clients.

Chrystle is a lifetime resident of Dryden. In her spare time she enjoys listening to a wide variety of music, reading, crocheting, spending time with her family and taking photos.

Chrystle’s favorite time of the year is fall because of all the beautiful colors.

This quote by Maya Angelou is her favorite: “People will forget what you said, people will forget what you did, but people will never forget how you made them feel.”



**Cindy Clayman** joined Bailey Place Insurance in 1995 and is currently a Business Account Manager. Prior to her employment here, Cindy worked for Massachusetts Mutual Life Insurance Company in Michigan and Florida.

In Cindy’s spare time she bowls in a league in the fall and winter. She enjoys playing miniature golf, watching football and college basketball, and taking care of her two cats.

Cindy’s favorite food is linguine in clam sauce. She is a proud mother of two, grandmother of five and great-grandmother of one.



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## Mi Casa es Su Casa

### (My House is Your House)

If you have gone on vacation lately you may have used an online service like Airbnb, HomeAway or VRBO. Have you thought about getting into the game and renting your own home to make some extra money? If so, there are a few things to think about...

Renting your property, whether short-term or long-term may be considered a business. Coverages typically covered under your insurance policy, like personal liability, are often excluded when running a business. You could be running a business and not even know it! You most likely will need to obtain a different or additional insurance policy.

Let's say you rent your home to someone coming to town for a local event like the Senior Games, Ithaca/Cornell graduation or the Grassroots Festival. Once the renters leave you notice some of your things are missing. Because the theft occurred while your property was rented, it's likely there would not be coverage for your missing or stolen items.



What if you get a call from a neighbor that the renter is having a party or causing damage? You ask the renter to leave or you give them a poor review on the online service site. The tenant could make a claim of wrongful entry or eviction, libel, or some other claim. It is essential that you have Personal Injury coverage included in your homeowners policy.

These and many more issues are in play. This can be a fun and profitable way to meet new people and make some extra money, but there are insurance concerns to consider. After doing your research with the online rental service, give us a call and we'll help clarify the insurance end to make sure you have the protections in place that you need.