



## Local Businesses Are Resilient



Every once in a while something happens that wakes up our collective consciousness. Events like the coronavirus outbreak make us realize what is really important to us. The resulting school closings, workforce reductions, market fluctuations, isolation and the health impact on our loved ones and neighbors has affected

all of us in one way or another. It's been a humbling experience that showed us how vulnerable we are yet how resilient we all can be at the same time.

Some countries, businesses and families were more prepared for this outbreak than others. There is a saying in the insurance industry – it's not a matter of IF you're going to have a claim, but WHEN. And, when you do, are you prepared? We were all scrambling to figure out how to adjust as the coronavirus began to impact us. Whether you have multiple commercial business insurance policies, or one renter's insurance policy, Bailey Place agents are available to help you prepare for the worst case scenario. This should not be a last-minute scramble. We enjoy working with our clients to be sure they're prepared BEFORE something bad happens.

In our small communities, locally owned businesses have been drastically impacted by recent events, but the outbreak also showcased a resiliency and sense of community we can all be proud of. The support offered by patrons of locally owned restaurants and retail shops has kept businesses afloat. These are the businesses that sponsor our Little League teams, our dance squads and our not-for-profits, and provide thousands of jobs in our community. It's important now, more than ever, that we continue to support our locally owned businesses, which in turn help our family, friends and neighbors. If we can help you, as your agent, or simply as a member of our community, please let us know.



Stephen D. Franco, CIC  
President

## 5 Tips to Protect Your Possessions with Valuable Items Insurance Coverage

We all have items that may be irreplaceable, but they also have a value beyond just a sentimental one. That family heirloom that was handed down from your grandmother or grandfather, or a precious collectible you've saved for years to add to your collection. You may think that a homeowners insurance policy provides adequate coverage for all your valuables, but policies may provide limited or no coverage for certain items — including generally expensive items — that are damaged or stolen.

For example, many homeowners policies generally have a \$1,000 or \$1,500 coverage amount for jewelry if the loss is due to theft. Such limits are in place to help keep homeowners policies affordable. However, if jewelry valued at \$2,000 is stolen from your home and you have a \$1,000 policy limit, you can only receive \$1,000 from your insurer to replace the missing items.

That is when an insurance endorsement (sometimes called a rider) can provide increased coverage for your possessions. For an additional premium, this coverage can help protect you from the loss of high-end valuables such as jewelry, furs, antiques, artwork and collectibles.

Our friends at Traveler's Insurance have provided us with five tips that may help you decide whether you need valuable items coverage.

(Continued on page 3)



**Consider scheduling valuables like jewelry, firearms and collectibles individually on your homeowner policy.**

## Our Not-For-Profits Hit Hardest

The entire business community has been effected by the recent corona pandemic, including our local not-profits. In fact many human service agencies are among the hardest hit. They provide our communities with child care, with athletic and recreation opportunities, with addiction therapy, family counseling and more.

With little opportunity to cut their shoestring budgets, little or no surplus to fall back on, and no way to generate additional revenue, they will be forced to yet again rely on the generosity of our community. There are hundreds of non-profit agencies in Cortland and Tompkins counties and we ask that you keep them in mind during this difficult time and consider making a donation.

If you do not have an agency that is close to your heart, consider making a donation to the United Way, which has branches in both counties, the Cortland Community Foundation, or the Community Foundation of Tompkins County. All of these agencies collect and disburse funds to 501C3 organizations that may not have the resources to raise the funds they need for themselves.

## Spring Cleaning: Help Avoid Insurance Claims

The milder days of spring are upon us, and this is a perfect time to do a thorough spring cleaning and perform home maintenance. After a long winter, it is a good idea to spend time on preventive measures to help maintain your home and property throughout the year.

Our friends at Traveler's Insurance help us remember some important, and often forgotten spring cleaning tips.

### Inside Your Home

Here are a few things inside your home that should be inspected to ensure they are in good condition:

- **Electrical Outlets and Cords:** Check electrical outlets and cords throughout your home for any potential fire hazards such as frayed wires or loose-fitting plugs. Outlets, fuse boxes and extension cords also should be checked to make sure they are not overloaded.
- **Fire Extinguishers:** Check your fire extinguishers at least once yearly, including the hose, nozzle and other parts, to make sure they are in good condition and that the pressure gauge is in the "green" range. If necessary, move your fire extinguisher to an accessible place.
- **Air Conditioning:** Before turning it on for the season, have your air-conditioning system inspected and tuned up by a professional.
- **Water Heater:** Check for leaks and corrosion.
- **Furnace:** Clean or replace your furnace filter.
- **Dryers:** Dryer lint can build up inside the vent pipe and collect around the duct. Clean both the clothes dryer exhaust duct and the space under the dryer. Use a specialized brush to clean out the vent pipe. Lint can also build up inside the dryer enclosure and should be cleaned and serviced by a professional.
- **Smoke Detectors:** Daylight savings time is the perfect time to change the batteries in your smoke detectors.

Inspect each smoke detector to ensure all are in working order, and make sure to test them monthly. Ideally, there should be at least one smoke detector on each floor of your home, including the hallway or area outside of each set of bedrooms, and one within each bedroom itself.

- If necessary, install additional smoke detectors as needed.
- **Light Bulbs:** Check each light bulb in every fixture for the correct recommended wattage and replace any burned out bulbs. Also, consider replacing all high-intensity bulbs with fluorescent or LED bulbs to reduce energy and the amount of heat produced.

### Outside Your Home

The cold winter months can do damage to your house as well. Here are a few things outside your home that should be inspected to ensure they are in good condition:

- **Roof:** Check for any damage from snow or ice, including damage from ice dams, and make any necessary repairs to reduce the possibility of leaks.
- **Gutters:** Clean leaves and other debris from gutters and downspouts to keep water flowing and reduce the possibility of water damage.
- **Trees:** Visually inspect trees for damage or rot, and remove (either yourself or through a contractor) any dead trees that might blow over in heavy winds or during a storm. Keep healthy trees and bushes trimmed and away from utility wires.
- **Lawn Equipment:** Make sure lawn mowers, tractors and other equipment are tuned up before using. Store oil and gas for lawn equipment and tools in a vented, locked area.
- **Walkways and Driveways:** Repair any cracks and broken or uneven surfaces to provide a safe, level walking area.

A little home maintenance in the spring can go a long way to keeping your home safe and secure throughout the rest of the year.

## The St. Charles Hotel

There are several Saints named Charles.  
But there is only one St. Charles Hotel.

Travel by railcar is not an option in Cortland anymore, but the railroad depot on Central Ave. was a busy place a century ago, and it led to the establishment of The St. Charles Hotel. It is one of the longest continually operating businesses in Cortland, having been in business for more than 150 years.

The hotel, bar and restaurant have been in the Brown family since 1978. Marilyn Brown was the proprietor until 2003, when Tom Brown and Joe Burns took over upon Marilyn's retirement. The St. Charles boasts a full bar, kitchen, and nine rooms to rent upstairs. Don't worry about days of operation – they only close on Thanksgiving, Christmas and Easter.

"The St. Charles has weathered a lot of storms here in Cortland," Tom said. "We've been a gathering place for good times and bad. Our doors have always been open, even as places like Brockway, Rubbermaid and Brewer Titchener closed theirs." And while Cortland has changed over the years, Tom is proud that the St. Charles remains the same, family-run business it's always been.

The St. Charles can host parties, weddings and more, seating up to 150 guests – many of them regulars and friends of the St. Charles. "Our customers become our

## Customer Spotlight



Tom Brown and his family have owned the St. Charles Hotel since 1978.

friends," Tom said. "That's my favorite part of this job – hanging out with new friends, and having them tell me what I'm doing wrong all the time. That, and we make a pretty good pizza, too."

The St. Charles Hotel can be found at 83 Central Ave. in Cortland, or give them a call at 607-662-4302 to book a meeting or party.



## Support Local Restaurants

After a long work week there's nothing better than heading out for dinner on a Friday night – no cooking, no dishes to take care of, and friendly staff at our favorite restaurants. And here in Cortland and Tompkins counties we have plenty of options for a tasty meal in a unique setting. The NYS announcement in early March that all restaurants must close to the public could have a devastating effect on our locally owned restaurants, bakeries and delis.

For now, we won't be able to enjoy the relaxing ambiance we love at the Green Arch or The Antlers. We'll all miss the conversation with Charbel at Pita Gourmet, the cozy family feeling of Melodyland, and the lively atmosphere at Maxie's Supper Club. But all of these places are open for takeout and they need our support. Order a lunch or a dinner for pick up or delivery, and make sure these wonderful community gems are still there for our Friday nights once this pandemic is over.

## Friends and Neighbors



Locally owned restaurants provide jobs, and make our community a great place to live. Support them during this difficult time with a meal "to go."

## Meet Our Team:



### Kerri Bushnell

Bailey Place is proud to introduce our newest Commercial Account Manager, Kerri Bushnell.

My name is Kerri Bushnell. I was born and raised in Cortland, attending St. Mary's School, Cortland Jr./Sr. High School and Tompkins Cortland Community

College. I moved to Pennsylvania in 2011 where I started working for an independent insurance agency. After eight years and meeting many new friends I relocated back home to Cortland. When I heard Bailey Place was hiring, I jumped at the chance to work for an agency that had the same values I believe in. I enjoy meeting new people and helping protect what is important to them.

I enjoy going for hikes in the summer, staying warm in the winter, spending time with family, watching my niece grow up and weekend trips with my boyfriend. My favorite time of the year is Christmas, but I look forward to the warm summer months and the State Fair. Go SU Orange Basketball!

## 5 Tips to Protect Your Possessions (Continued from page 1)

### 1. Read Your Insurance Policy and Talk to Your Agent

Your insurance policy is a contract between you and your carrier. This document includes the limits of how much you will be compensated when certain valuable items are damaged or stolen. Note that certain items may not be covered, so be sure to carefully review your policy to determine whether you have insurance that meets your needs. If you have questions, contact your insurance agent.

### 2. Have Your Valuables Appraised

You may have possessions that are worth more than you think. To help you decide whether you need additional coverage, it may be helpful to have them appraised. An appraisal can help you determine if your homeowners insurance policy covers the full value of your property, as some items may not be covered.

The value of some items, such as collectibles or jewelry, may be difficult to determine without professional assistance. It may be necessary to have your valuables reappraised periodically. If they increase in value, you may need additional coverage.

### 3. Create a Home Inventory

You may not be able to make a decision about whether to buy additional coverage until you know exactly what you own. You may want to take stock of your possessions by creating an inventory. Do not forget to check your garage, basement or attic for stored valuables, such as antiques and coin collections.

Be sure to list all items of value and include copies of receipts or appraisals when possible. This may help you if you ever need to file a claim with your insurance carrier.

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## Water Damage: Don't be 'Wet Behind the Ears'

If you think about water damaging your home, you might conjure up an image of a hurricane, torrential rain or other natural catastrophe. The unfortunate reality is that damage that is caused when ordinary household appliances fail can be just as destructive as an extreme weather event.

According to the Insurance Industry Institute, water damage accounts for billions of dollars in losses to homeowners and renters each year. It is also responsible for about 25 percent of all property insurance claims. In fact, Travelers Claim data suggests that water is ten times more likely to damage your home than fire.

Fortunately, there are steps that you can take to help prevent water damage from appliances, and protect your home. It is helpful to understand some of the common causes of water damage, which include leaky baseboard heating, air conditioning condensation drains, and failed water heaters, washing machine hoses and plumbing.



These household appliances do not always offer warning signs until the damage has already occurred. That is why it is important to check them regularly. The simple steps below can help you protect your home from the most common causes of water damage:

- **First**, know where the main water supply is located in case of emergency.
- **If you will be away from home for an extended period**, shut off the water supply and drain the pipes. During the heating season, if your home is heated by an older steam heating system, consult with your heating professional to determine if it is safe to turn off the water supply for your particular heating system. Also, if your home is protected by a fire sprinkler system, do not turn off the water to this system, and maintain sufficient heat to prevent a freeze-up.
- **Consider having your air conditioning system inspected** regularly by a professional. Check the drain lines annually and clean them if they are clogged.
- **Inspect water heaters**, showers, tubs, toilets, sinks and dish washers annually, and have them repaired if there are any signs of leaks or corrosion. When possible, install water heaters in areas with floor drains to minimize damage if leaks should occur.
- **Check caulking around showers**, bathtubs, sinks and toilet bases, and make repairs as needed.
- **If your refrigerator has an ice machine or water dispenser**, the hose between the wall and the refrigerator should be made of braided copper, which has greater cracking and corrosion resistance.
- **Check pipes for cracks and leaks**. Have pipe damage fixed immediately to prevent more costly repairs in the future.
- **Check appliance** hoses and plumbing fittings for breakage, crimping or bending.