



# The QUILL

NEWSLETTER

## Getting to Know You



As an insurance agent it's my job to get to know our clients. We ask questions about your home, where you drive to work, or the business you own. If we do our job properly, we may learn about your family, your hobbies, and your coin collection. Only then, can we properly protect what is most important to you. Learning about you and building a

professional relationship is the best part of my job. Not only does this help us do our job, but once I know more about you than just your recent Facebook post, it's so much easier to see the humanity in all of us.

The Covid-19 pandemic has reduced our personal interaction with each other, limiting us to online Zoom calls or reading and responding to social media rants. Our opportunities to meet and greet each other have dwindled, creating a vacuum for building meaningful relationships where we learn from each other and about each other. It's more important than ever that we take the opportunity to ask questions and learn about each other.

While we prefer to interact with our clients face to face, the pandemic has also provided opportunities. Workplaces around the world have transitioned to a more versatile atmosphere. People can be found working on porches, patios and kitchen tables, rather than office cubicles. At Bailey Place we have relied on and further developed our online capabilities to better serve you. Our client portal, InsureLink, gives you access to your policies, ID cards and certificates. Our chat feature lets you talk online with our staff, and if you meet via Zoom, you may get a glimpse of one of our pets "helping" at our home offices.

Luckily, our offices are open again for our clients. We may not shake hands with you yet, or offer you a cup of coffee, but we will offer a friendly smile (behind our mask), and take the time to get to know you. You will not just be a Republican or a Democrat, you will be a valued customer. I look forward to seeing you all again, and more importantly, learning from you. After all, it's not our job to just save you money, it's our job to get to know you.

Jeremy D. Boylan  
Director of Marketing  
Phone: (607) 756 2805

## Back to Basics: Coverages in a Homeowners Policy

You're getting ready to buy a home and know that you'll need insurance to cover your house and all your belongings that go along with it. Knowing you have insurance coverage in case of theft, fire or other unexpected occurrences may help you sleep better at night. But how much insurance should you consider? Understanding the basic coverages and the ones you can "add on" to your policy can make it easier to determine what you need.

Our friends at Traveler's Insurance have helped compile an overview of what's typically included in a homeowners policy, as well as some other things to consider based on where you live and what you own.

### Dwelling

**What It Is:** Pays to rebuild or repair your home if it is damaged by a covered loss, such as fire, windstorm, hail, lightning and vandalism.

**How Much You May Need:** Determined by the estimated cost to rebuild your house, not by the market value of your home. If you have a mortgage, your lender may even require certain dwelling coverage options, limits and deductibles.

### Other Structures

**What It Is:** If you have a detached garage, shed or fence, these structures are covered by this portion of the policy.

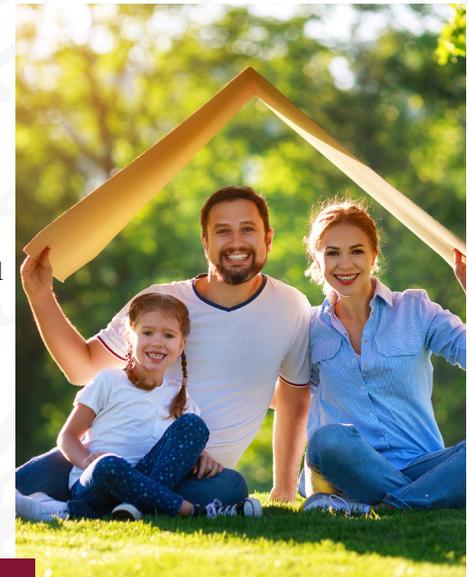
**How Much You May Need:** Generally, most policies cover detached structures for about 10 percent of the amount of insurance you have on the house. Based on what other structures you have on your property, you may want to consider increasing this percentage.

### Personal Property

**What It Is:** Personal property covers items like furniture, clothing and kitchen items – even your refrigerator – if they are damaged or destroyed by a covered loss.

**How Much You May Need:** It's up to you to decide whether you want the actual cash value coverage that is generally included in a homeowners policy, or the optional replacement cost coverage. Both are subject to applicable policy limits and deductibles. Most home insurance companies will set your personal property limit between 50% to 70% of your dwelling coverage. You will need to determine the total value of your possessions to decide whether this default amount is appropriate for your needs. A great way to help more accurately estimate your personal property coverage needs would be to take an inventory of everything you own, and assess the value.

(Continued on page 4)



Buying a new house? Insurance can be confusing. Here are a few tips to help.

## Fun in the Sun: Backyard Safety Tips

Backyard entertaining has gotten more elaborate in recent years, and with Covid-19 limiting travel, more people are exploring, and enjoying backyard adventures. Fire pits are helping homeowners extend the backyard season, and today's playsets involve more than a simple set of swings and a slide. Whether backyard entertaining means spending time by the swimming pool or gathered around the grill, our friends at Traveler's Insurance have shared some safety tips to help keep your oasis fun and free of danger.



### Trampolines

Trampolines can be fun for kids, but according to the U.S. Consumer Product Safety Commission, they are the cause of nearly 100,000 injuries each year. Avoid being a statistic:

- Limit the number of jumpers on the trampoline at the same time.
- Supervision is needed for children at all times.
- Remove trampoline ladders after use to prevent unsupervised access by young children.
- Trampoline enclosures can help prevent injuries from falls from trampolines.
- Anchor the trampoline and enclosure to the ground by using a trampoline anchor kit.

### Playsets

Playsets can be enjoyed by children of all ages, but damaged or weather-worn playsets can cause accidents. Stay safe by:

- Supervising children.
- Regularly checking for sturdiness, rusty bolts and wood rot, and making necessary repairs.
- Inspecting playsets for openings between pieces that could trap a child's head or neck.
- Placing playsets securely on level ground and on wood chips or other soft materials to cushion falls and help prevent injuries.

### Fire Pits

Late summer and fall nights are the perfect time to roast marshmallows. But inadequate supervision or improper use of fire pits can cause injury. Be smart:

- Place the fire pit in a safe spot away from your home, backyard deck or low-hanging tree branches.
- Always require adult supervision around the fire pit while it is in use and until it has cooled off.
- Never leave the fire unattended.
- Let the coals cool completely and dispose of them in a metal container.

### Lawn Mowers

Lawn mowers can easily cause injury. Follow these tips for safety:

- Read the mower's manual, heed safety and operating instructions and learn the controls.
- Do not allow children to ride as passengers on a riding lawn mower, and keep children a safe distance away, and preferably, out of the yard altogether while mowing.
- Clean up toys and other objects, such as rocks, from the yard to help prevent injuries to you, your loved ones, and pets due to flying objects.
- Never leave a running mower unattended.
- Never operate the mower in an enclosed place where carbon monoxide can accumulate.
- Never unclog or work on a lawn mower while the engine is on.

## Access To Independence

### Creating an Inclusive Community

Starting in 1986, a dedicated organization of advocates have been working to ensure that Cortland County is accessible for all residents. What started out as a grassroots effort in 1986, working under the auspices of the Community Action Program of Cortland County (CAPCO), has grown into what we all know today as Access To Independence (ATI).

Throughout the years, ATI lead several civil rights and public awareness efforts to increase access and equality for people with disabilities, including a Downtown Sidewalk project, the Sheriff's Accessible Parking Enforcement Program (SHAPE), ticketing those who parked illegally in accessible parking spaces and access isles. In 1998, the group became incorporated as a not-for-profit organization called Access to Independence of Cortland County, Inc.

"Safety, accessibility and independence go hand in hand for everyone, but they are especially important for people with disabilities, their families and caregivers," said Executive Director Aaron Baier. "Physical, financial, and emotional safety are all critically important building blocks that allow people of all ages to live full, independent lives. We're here to help people access and navigate those aspects of life."

Now, nearly 35 years later, Access To Independence provides a host of services and programs, including grassroots advocacy, independent living skills training, peer counselling and family transition services. Programs such as computer lab training, equipment loans, home modifications, benefits advisement, work readiness, NY \Connects and connections to other

## Customer Spotlight



Staff at Access to Independence stand outside their expanding office location at 26 N. Main Street in Cortland.

long-term services and supports are only a few of ATI's extensive community services menu.

"Belonging is a basic human need," Baier said. "Inclusion on the other hand is a behavior. Inclusivity creates an environment in which ALL people are welcomed, respected and supported. In an inclusive environment, all people are given the same opportunities with the same resources regardless of their abilities, race, age, gender identity, creed or socio-economic status. At Access, we empower people with disabilities to fully participate in our community and we support our community to grow through inclusive actions."

To learn more about ATI's services, to get involved in advocacy or to donate to their mission, visit their office at 26 N. Main Street in Cortland; call 607-753-7363; or visit their website at [www.aticortland.org](http://www.aticortland.org).

# The Lansing Funeral Home

## – It's All About Family

Lansing Funeral Home is all about family. Whether it's guiding a family through a confusing and painful process, or celebrating the life of a family member, Kyle Sharp knows how to help your family – because the funeral business runs through his family.

After graduating from Newark Valley High School Kyle moved around the country, but never found a place he could call home like Central New York. He attended schools and worked in various industries in Pennsylvania and Florida. The son of funeral director Kevin Sharp, Kyle returned to his roots and purchased Lansing Funeral Home in 2018. Now, he's using his family's expertise to help other families in the Lansing community. "The Ithaca area has always felt like home to me," Kyle said. He and his wife Jennifer now live in Lansing and help loved ones through their grief by providing compassionate and personal services.

Lansing Funeral Home first opened in 1991. When the previous owner decided to retire, Kyle and Jennifer knew it was a perfect fit for them to come home, and to fill an integral role in the community. "A death in your family can create a whirlwind of both emotions and logistics," Kyle said. "We're here to help guide your family through every aspect of the planning process, and beyond. As a locally owned business it's important for me to be involved personally in each and every service we provide.

Lansing Funeral Home offers all kinds of services, from traditional funerals to cremations, and from at-home vigils to natural "green" burials. In fact, Lansing Funeral Home was the first certified green burial provider in Tompkins County, and Kyle takes pride in helping provide the intimate ceremony that perfectly fits your loved one's desires

## Customer Spotlight



**Kyle Sharp, owner of the Lansing Funeral Home on Auburn Road, can help with all your funeral and planning needs.**

Having helped many families struggle through unknown wishes of the deceased, Kyle can help plan ahead. Making prearrangements with the Lansing Funeral Home is free of charge, and can alleviate making difficult decisions when the inevitable finally happens. Prepaid funerals are also an option to avoid placing a financial burden on your grieving family.

To learn more about the Lansing Funeral Home, or the planning process, you can visit [www.lansingfuneralhome.com](http://www.lansingfuneralhome.com), or call 607-533-8600.

## Congratulations!



Please help us congratulate **Gale Miller** on her retirement from Bailey Place Insurance. We will all miss her friendly smile every time we walk in the office, and our customers will long remember her professional service.

Gale has been a part of our team for nearly 11 years, starting August 10, 2009.

She's graciously agreed to stay on part-time, so you may catch her from time to time if you stop by our Ithaca office. She will now have more time to attend family soccer and basketball games, take her dance classes and spend precious time with her mother.

On behalf of the entire Bailey Place team we thank Gale for her dedication to our agency and her commitment to our customers. Congratulations!

## The Fireman's Association of the State of New York

The Fireman's Association of the State of New York (FASNY) is offering BBQ and fire safety tips as lockdowns throughout the state ease.

According to the National Fire Protection Association, nearly 20,000 people went to the hospital due to grilling-related injuries from 2014 to 2018. They say grills were involved in nearly 4,000 structure fires in that time.

FASNY provided us with the following tips to stay safe when grilling:

- **Use propane and charcoal grills outdoors**
- **Grills should be placed away from homes, deck railings, leaves and branches**
- **Keep children and pets away**
- **Clean grease and fat buildup from grill trays**
- **Do not leave a grill unattended**
- **Ensure your gas grill lid is open before lighting it**

"The warmer weather will certainly encourage New Yorkers to break out their BBQ's for some outdoor cooking," said FASNY President Steven Klein in a statement sent to 12 News.

"We want all residents to stay safe as we emerge from quarantine and heed some basic safety tips. We also remind everyone to continue to follow social distancing rules to keep their families and other families safe for the coming months," Klein said.

# BAILEY PLACE

## INSURANCE

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## Back to Basics Coverages (Continued on page 1)

### Loss of Use

**What It Is:** If you're not able to live in your home due to a covered loss, this part of the policy pays additional living expenses while your home is being restored.

**How Much You May Need:** Loss of use coverage is commonly based off of your dwelling coverage and calculated at about 20% to 30% of the dwelling coverage limit.

### Personal Liability

**What It Is:** This helps protect you if you or members of your household are responsible for causing bodily injury or property damage to others. Do you have kids at home, entertain often, or have a pool, or trampoline? You may want to consider increasing your limits.

**How Much You May Need:** Bailey Place recommends a minimum of \$500,000 of liability coverage. If you feel you need more protection, higher limits are available. You can also purchase an umbrella or excess liability policy if you think you need additional liability coverage. A suggested "rule of thumb" is that you should have enough liability insurance to cover the total value of your at-risk assets. Your vehicle, money in a bank account and some investments could all be at risk if someone sues you and you don't have sufficient insurance.

### Medical Payments

**What It Is:** This helps pay medical bills for a visitor that is accidentally hurt while on your property. This is not intended to settle lawsuits. If you incur damages that are higher than your policy limits, you are responsible for the remainder.

**How Much You May Need:** Many homeowners insurance policies provide a minimum amount of \$1,000 coverage, per person. Higher amounts of coverage may also be available.



Here are a few typical types of "add-on" coverages to consider purchasing based on your individual needs:

- **Additional Replacement Cost Coverage:** This coverage can make available an additional amount above your dwelling coverage limit to help repair or rebuild your home if the dwelling coverage on your home is not enough to cover the cost to repair or rebuild after a covered loss.
- **Personal Property Coverage Replacement:** This provides coverage for personal property losses based on the cost to replace the item at the time of the loss, with no deduction for depreciation.
- **Special Personal Property Coverage:** This coverage for personal property or contents can provide broader protection for your possessions in the event of a covered loss. It can cover your personal property in more situations than what is covered in the homeowners policy.

While homeowners insurance seems complex, it can be easier to digest when you break it down by coverage. Keep in mind that all homeowners policies aren't identical, you'll want to understand what's covered in an insurance policy before you purchase it. Learn more at [www.baileyplace.com](http://www.baileyplace.com).