

FELTON, BERLIN & ERDMANN

INSURANCE SERVICES, INC.

April 2017

Welcome



I am pleased to send along our quarterly newsletter.

Please feel free to give me your feedback about the material presented as well as topics/ ideas for future newsletters.

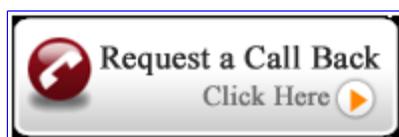
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What's New This Month

10 Tips for Preventing Laptop and Mobile Device Theft

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Tips For Preventing And Dealing With Water And Sewage Damage

10 Tips for Preventing Laptop and Mobile Device Theft

In today's business environment, the theft or loss of even a single laptop computer cell phone or tablet can be devastating - unless you take some common sense measures to mitigate the damage ahead of time.

It's not just the cost of the lost device itself. If there is confidential, proprietary or personally identifiable information on the device - or readily accessible through it - your company could be exposed to substantial liability, fines and penalties. On average, total costs to U.S. companies incurring the theft or loss of a digital device can run to nearly \$217 per record in fines, recovery costs, legal fees, customer loss and PR crisis expenditures, according to the Ponemon Institute's [2015 Cost of Data Breach Study](#).

Here are some tips to help you and your employees prevent mobile device theft.

1. Don't let strangers "borrow" your phone or computer to look up directions or send an email. There are cases of criminals bolting as soon as they have possession of the device. In other cases, they may surreptitiously install malware or spyware on your device that could compromise your sensitive information.
2. Don't use computer carrying cases that look too much like computer carrying cases. These attract the attention of thieves. Ideally, your carrying case will not attract attention to itself.
3. Use device tracking services. Many laptop manufacturers include optional tracing services. Alternatively, you can install or attach an external tracking device to your computer. It may not prevent theft, but you may be able to quickly recover the computer, or force the criminal to get rid of it prematurely, limiting the damage they cause. Computrace's LoJack for Laptops, one popular solution, takes advantage of GPS technology and will give you a precise location of a missing device for just \$29 per year.
4. Maintain situational awareness. Don't flaunt your brand new mobile device using it prominently and visibly in public out on the street. According to the Federal Communications Commission, 55 percent of all larcenies in New York City involve smartphone theft, as did 46 percent of all robberies. [In San Francisco, 59 percent of robberies involve smartphones.](#)
5. Install an irremovable tag, such as a [STOP Security Plate](#). These make these computers very difficult for criminals to resell or pawn and may help deter theft. The STOP Security Plate, impossible to remove, also instructs anyone who finds your computer to call their 1-800 number to report your computer or device stolen. Once they do, the vendor will call you with instructions on how to recover your device.
6. Going through an airport security checkpoint? Don't put your laptop on the conveyor belt until you are very next in line. Otherwise your laptop may make it through security before you do - and be vulnerable to theft on the other side of the checkpoint.
7. Cable your laptop. Several vendors make a lightweight but very strong cable that you can use to secure your laptop to your wrist, your briefcase, or even temporarily to a table you are working on in public - making it nearly impossible for thieves to run away with your computer. Most thieves, seeing the cable, will move on to an easier target. You can get a basic cable and computer locking kit on [Amazon for less than \\$13.00 as of this writing](#).
8. Traveling? Store the laptop in your hotel room safe, if possible. If there is no safe and you can't bring your laptop with you, lock your suitcase and store it there.
9. Never ask a stranger to 'watch your computer' for a moment in public. Always pack your computer back up to go use the restroom, get another drink, or anything else.
10. Never leave your laptop in the car. Your car insurance may cover the cost of a stolen laptop (minus a deductible). It does not cover the cost of lost productivity or data loss mitigation.

Home Insurance May Not Cover Everything In A Storage Unit

Self-storage units are growing in popularity according to a recent report from Bloomberg. New units and warehouses are being built every month to accommodate the growing demand for paid storage. From simple small garage-like units to large temperature-controlled luxury spaces, there are a wide variety of options. In 2015, about 10 percent of U.S. residents rented a storage unit. However, very few people think about what happens to their belongings if there is a burglary, fire, flood or other catastrophe.

Home Insurance And Storage Units

If a home insurance policy covers belongings that are stored away from the property, the coverage is limited to a specific dollar amount. Also, physical damages are covered but theft is not. This is important to know before filling a storage unit full of costly belongings, antiques or luxury items.

Homeowners who have valuable art, jewelry, firearms, furniture, rugs or other rare items should not store them outside of the home unless they are individually appraised and insured separately. In the event of major damages, the dollar limit for stored items would not cover the replacement cost for the majority of such valuables. To store these items away from home, discuss preferences and needs with an agent.

Storage Unit Company Insurance

Some storage companies offer insurance to customers. For those who already are covered with an individual home insurance policy, this coverage may be redundant. However, it may be a good option for those whose home insurance policies do not cover belongings stored away from the property or for those who do not have home insurance.

A renter's insurance policy may also cover some stored belongings. Always read the company's policy before buying it. What does it cover and exclude? Does the coverage come with a time limit? Is there a policy deductible? These are important things to know before making a decision. If storage businesses sell insurance, they must be licensed insurance producers.

If possible, talk to an agent before signing a contract to rent a storage unit and placing items in it. Be aware of how long any stored items are covered for and the maximum dollar amount for compensation. Also, be sure to understand what types of damages are covered and those that are not. For example, fire damage to a large rug may be covered but mold growth because of normal moisture in a humid climate may not be covered. Always keep an inventory of items in the storage unit, and take pictures of the stored belongings. There are even apps for such purposes. To learn more about these apps or the next steps to take, speak to an agent.

Tips For Preventing And Dealing With Water And Sewage Damage

Water is known for penetrating structural cavities and creating growing pockets of saturation without the knowledge of the homeowner. Unfortunately, it often requires sophisticated tools and technology to find the source of such water damage. If the moisture remains undetected, it causes damages that eventually lead to an expensive restoration process. IICRC- certified restoration specialists possess the skills, knowledge and equipment needed to dry a building and stop the source of the damage. They monitor conditions carefully to help prevent future issues and problematic mold.

Flood Cleanup Tips

Always be sure that it is safe to enter a building that was previously flooded. Look for structural damages that create falling dangers, electrical hazards and other issues. Wear rubber boots and gloves, and wear a safety hat that does not conduct electricity. Also, a respirator will help protect from airborne health hazards. If the building is known for containing asbestos, lead paint or other harmful substances, contact a qualified professional for help. These are some important cleanup tips to follow:

- Act quickly to minimize the severity of the damage and prevent mold growth that may not be covered.
- Ventilate the area well to help it dry faster.
- Assess the damages to belongings and the structure, and make a list of all damages.
- Take photos of specific damages if possible.
- If sewage is present, leave and have a professional conduct the inspection.
- Expose pockets of saturation such as layers between building materials to help them dry.
- Clean the area as much as possible when it is safe to do so.
- Confirm that all pockets of moisture have been thoroughly dried before starting reconstruction.

Sewage Backup Tips

Sewage can be one of the biggest dangers associated with water damage. The bacteria and pathogens commonly found in it can cause serious health problems for homeowners, their children and their pets. These are some important tips for dealing with sewage:

- Anyone working on sewage should have current Hepatitis B and other important vaccinations.
- Anyone who is on prescription drugs or chemotherapy should not work around sewage.
- People with immune disorders, pregnant women, elderly adults and young children should not be near sewage.
- The affected building must be evacuated unless the sewage- damaged area is properly sealed off.
- Textiles, carpets and padding should be replaced and not washed.
- Sewage- saturated drywall must be discarded and replaced.
- Only trained professionals should perform sewage remediation tasks, and an environmental professional should inspect the property afterward.

Be sure that these tasks are completed before attempting to reoccupy the home. Living in a home with mold and especially improperly treated sewage damage can have expensive and lasting effects on health. To learn more about this topic, ask your agent about Water and Sewage Damage Coverage.

The purpose of this newsletter is to provide information about industry trends and news of general interest to our clients, potential clients and other professionals. Information about product offerings, services, or benefits is illustrative and general in description, and is not intended to be relied on as complete information. While every attempt is made to ensure the accuracy of the information provided, we do not warrant the accuracy of the information.