



# THE HUNTER GUIDE

The Official Newsletter of Hunter Insurance, Inc.

## Preparing for the Big One

Or the next minor Hurricane or Storm

Hurricane season began June 1st and runs through November 30th, and a small measure of preparation will allow you to fully enjoy the lovely summer and fall weather. Additionally, rest assured that Hunter Insurance will be there to assist you no matter what the weather outside. We have a state-of-the-art, natural gas generator that enables us to be operational through hurricanes and other damaging weather.

In appreciation of Hurricane Preparedness Week (May 25th - May 31st), we offer the following tips to prepare for a hurricane:

- 1. Develop a family plan** – Make sure to have a plan for both staying at home and in the event of evacuation. Discuss escape routes and safety measures.
- 2. Create a disaster supply kit** – Have enough food, water, medications, and first aid supplies for all individuals and pets for several days. Other necessities include flashlights, batteries, candles, and a NOAA radio.
- 3. Have a place to go** – Discuss the possibility of evacuation. Do you have any out of town friends/family that you may stay with? It is usually helpful if all local family can go to one place.
- 4. Secure your home** – There are steps you can take to decrease damage, including boarding up windows and moving valuables out of the most vulnerable areas of your home.



- 5. Have a pet plan** – Pets often know several hours before humans that there is a dangerous weather pattern. Pay attention to your pets' behavior and don't let them out unsupervised if you notice anything out of the ordinary. Include a leash, food, medication, and a muzzle or crate in your family's disaster supply kit. Discuss the possibility of evacuation.

For more information on hurricane and storm preparedness, visit NOAA and NHC website, [www.nhc.noaa.gov/HAW2/english/disaster\\_prevention.shtml](http://www.nhc.noaa.gov/HAW2/english/disaster_prevention.shtml)

## Shredding Event

June 21<sup>st</sup> • 9 am to 12 noon

Hunter Insurance and Shred-it are ready to help you fight identity theft – one of the fastest growing crimes in the country.

Hunter Insurance will hold a shredding event from 9:00 am to 12:00 noon, June 21st at our office.

Throwing personal or financial documents to the curb is an open invitation to identity thieves. The Hunter Insurance shredding event is a safe way to dispose of your documents.

Hunter Insurance knows that not everyone has a shredder, or if you do, you may not want to spend time shredding boxes of old documents.

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### Business Corner with Shaunna Robinson

**Q.** Should I carry ELPI coverage?

**A.** The number of lawsuits filed by employees against their employers is rising, and not just in large corporations.

Employee practices liability insurance (ELPI) provides businesses protection against a variety of claims by employees, including sexual harassment, discrimination, and wrongful termination, as well as breach of contract, failure to employ or promote, negligent evaluation, wrongful discipline, deprivation of career opportunity, wrongful infliction of emotional stress, and mismanagement of employee benefit plans.

The cost of ELPI depends on your type of business, number of employees, and several other factors. The policy will cover legal costs, whether you win or lose the case. Policies generally do not pay for punitive damages or civil or criminal fines. ELPI coverage can be purchased as a stand-alone policy, or sometimes may be rolled into a Business Owner's Policy.

# Preparing Your Home for Summer

- ❑ Inspect for winter damage. Snow, ice, and wind alone or together can cause minor and major damage to your home.
- ❑ Look for cracks in wood or masonry that may have been caused by water freezing and expanding.
- ❑ Use binoculars to inspect your roof for missing shingles and to check the pointing on your chimney. Either of these conditions could lead to leaks and severe interior damage.
- ❑ Repair any damage that plowing or shoveling may have caused to driveways, walkways and other landscaping. This is a good time to apply a sealer coat to asphalt driveways.
- ❑ Determine if peeling or cracking paint needs attention. Check gutters and down spouts that may have been dislocated or damaged by winter weather and be sure that all rainwater runoff is deflected away from the house to prevent basement flooding.



- ❑ Look for loose or damaged branches on trees located within your property and remove any that could post a hazard.
- ❑ Inspect stairs, walkways and all other home access points for any potential hazards to guests, delivery workers, utility personal, repairmen and such.
- ❑ Check all railings, stairways and decking for damage or rot and repair or replace if necessary.



## Shredding Event - *continued from front*

That is why Hunter Insurance has teamed up with Shred-it – the world's leading on-site document destruction company to offer the use of a giant truck-mounted shredder free of charge.

The giant shredders use a cross-cut shredding process that reduces paper to cross-pieces of confetti approximately 5/8" in size, which provides far greater security than conventional strip-cut shredding.

The confetti-sized pieces are transferred to a recycling facility, where they return to the marketplace in the form of items such as recycled household paper products.

Bring as many boxes of documents as you can carry, but the shredding event is reserved for consumers only – no businesses please.

Please bring only paper and similar objects to be shredded, no trash.

## Hunter Free Seminar Continues

### *What You Need to Know about Reverse Mortgages*

Wednesday, June 25th at 7 pm

Courtyard Marriott, 6363 George Washington Highway, Lincoln

#### **Featured Speakers:**

Dennis Egan

Reverse Mortgage Specialist, Travis Mortgage

Paul A. Brule, Esq.

Elder Care Attorney, Walsh, Brule & Nault, P.C.

Please RSVP by June 18th

to Rochelle Crowell at 401.769.9500.



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