



A Message from Dennis

It's that time of year again . . . the start of winter in New England and the good cheer of holiday season and the New Year. Time spent with family and friends around the warmth of a fire and under the mistletoe.

But the heck with all that mushy stuff.

I have one thought for you as the new year approaches. My hope, my dream for you is to have happiness and good health in 2018. And I want to emphasize on health.

Please take care of yourself. Be the example. That's the most important thing you can do for yourself and the people you care about. Once you do that, everything else works out.

Have a great holiday and we'll see you in 2018.

And most of all, THANK YOU!

~ **Dennis**



Partying Too Hardy Might Lead to a Lawsuit

Most states have laws that govern the operation of bars, taverns, restaurants or any other business that is required to have a liquor license in order to sell and serve liquor. But what happens if drinking gets out of hand? Your business may be held liable for the actions of intoxicated customers.

State laws define the responsibilities of these business owners for the actions of their customers who leave their place of business after having too much to drink. These businesses are encouraged to purchase a Liquor Liability Insurance Policy to provide protection for potential lawsuits due to property damage or bodily injury caused by an intoxicated customer.

Liquor liability insurance will cover your business for personal injuries and property damages for a liability lawsuit. Even if your business is found to have acted properly and the liability suit is dropped, your business could accrue high charges for legal defense fees and court costs. Fortunately, liquor liability insurance covers these expenses as well.

Businesses that host parties on occasion are wise to purchase a one-time liquor liability policy to cover them for charges that may stem from alcohol consumption at a special event that they are hosting, such as a retirement party or fundraiser. This insurance, also known as host liquor liability, is necessary if you are catering the event yourself or if the catering company or venue does not have liquor liability coverage.

The cost of host liquor liability is based on the number of people that will be in attendance, the types of alcoholic beverages that will be served and how long the event will last. Events that feature cash bars over open bars will have lower coverage costs as people are not likely to drink as much.

Don't take the risk, Remember our motto: The best insurance is prevention!

From the McCurdy Vault OSHA Compliance

I came across an old blog entry I wrote several years ago and decided it was worth reprinting as these types a scams may exist.

My brother, a small business owner, told me that he was recently contacted via telephone by a salesperson claiming to be selling log books required by OSHA. He explained that the salesperson was insisting that these logs and checklists would be his protection upon an OSHA inspection.

“Just give me your address, we’ll mail them and then we will bill you.”

Being more familiar with plastering than government safety standards, his only saving grace were his instincts. “It felt like a scam,” he said.

Most business owners are familiar with the saying, “Knowledge is power.” In this case, I would recommend going to the source of these standards: OSHA! They have an entire website designated to helping small businesses understand what they need to be compliant; <http://www.osha.gov/dcsp/smallbusiness/index.html>, complete with a handbook <http://www.osha.gov/Publications/smallbusiness/small-business.html> which, in their words, “should help small business employers meet the legal requirements imposed by the Occupational Safety and Health Act of 1970 (the Act), and achieve an in-compliance status before an OSHA inspection.”

The handbook includes an extensive self-inspection checklist, which can be tailored to meet your own business environment and guidelines for work-related injuries / illness recordkeeping. This handbook, along with the logs for recordkeeping, are all on the website and available at no cost.

So, was it a scam? I would say “no.” Like your business, this company is charging a fee for a service. But, we’ve all heard that saying, “Don’t buy the cow, if you can get the milk for free...”

Congratulations Justin!



We are pleased to announce that on November 16, Gary D. Anderson, Commissioner of the Massachusetts Division of Insurance confirmed that Justin Bellinger passed the property and casualty insurance producer license exam. Way to go, Justin!

The “Work You Performed” Exclusion

By: Justin Bellinger

“Work you performed” is defined as “Work that someone performs on the named insured’s behalf.” For example: A garage performs an oil change on a customer’s car. However, the auto mechanic did not tighten the crankcase oil plug. After the customer drove away, the oil leaked out of the crankcase causing the engine to seize. Most insurers would pay for the damage to the engine (but not the lost oil) since the work that the mechanic performed was only an oil change, not work on the engine itself.

However, this is not the only exclusion that might apply to the automobile. For example, if the damage occurs while the garage has possession of the customer’s car, the care, custody or control exclusion will probably apply and, at best, the insured would have to look to their garage-keepers’ policy for coverage. When it is possible to distinguish between the part of the auto that was damaged and the work actually performed, the exclusion should not apply to any part of the auto not included in the work.

Living with your mistakes is harder than you think. Remember that no matter what profession you are in, prevention should be taken seriously and followed meticulously.

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