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All your insurance needs under one roof.

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A Message from Dennis

It's interesting… I work in a very strange business. I provide clients with a product — i.e., insurance — a product that both you and I hope never has to be used.

It's strange… Yes, insurance is there for your protection, but in reality it is a pain in the butt if you have to make a claim. Not a pain for us — we want to pay your claims, we want to take care you — but a claim means you have experienced some misfortune, an accident, a fire, storm damage, and such. You have been inconvenience; your life, your business has turned topsy-turvy for a while. And if the claim involved injury to another party, you may be hearing from one of the TV lawyers who "mean business."

Each year, our little office handles millions of dollars in claims. At the beginning of each new year I remind the staff: "I know for sure we'll be having claims, but I don't know for who or it will happen."

So if you've wonder why were all crazy. … There's your answer

Always remember: prevention is the best insurance.

Here's to having a safe and prosperous year for all of us

~ Dennis

Think You May Not Be Held Liable? Think Again.

When I talk with business clients about Errors and Omissions (E&O) insurance, often they'll say, "I don't need that. I'm not a doctor, (or lawyer, or accountant). I don't need malpractice insurance (or professional liability insurance)."

Oh really? Well, maybe you're an advertising agency, a commercial printer, a web hosting company, photographer, wedding planner — anyone in the business of providing a service to a client for a fee has E&O exposure. If your client can assert the service was not done correctly or on time, and it cost your client money or harms their reputation, it can cost you *a lot.*

Everyone makes mistakes. By not purchasing E&O insurance, you are taking a serious financial risk. The types of losses stated above are not covered under a general liability policy. And, even if you are not at fault, litigation is both time-consuming and expensive.

The cost of E&O insurance may vary greatly depending on the class of business, location, claims experience (both of the individual insured and of the industry they are in) and from insurance company to insurance company. As an independent agent, we have access to a range of insurance companies enabling us to find the right policy to meet your needs.

Give us a call at 508-347-9343 or e-mail Dennis at damccurdy@mccurdyinsurance.com to set up a time to talk about safeguarding you and your business with E&O insurance.

It Can, and Just May, Happen to You

A Vermont power company discovered malware on one of its laptops that has been identified as coming from the Russian group "Grizzly Steppe." A Vermont public service representative stated the laptop was not connected to the power grid, and that the grid was never accessed by the cybercriminals.

Since the Russian hacker's breach into emails of the Democratic National Committee, the Department of Homeland Security (DHS), along with the FBI, has been busy evaluating Russian attacks on other organizations. As part of their report, they released a section of the malicious code found on the laptop, telling others to watch out for such code on their systems. Adam Westlake "Russian-linked malware found on electrical company computer," www.slashgear.com (Dec. 31, 2016).

The start of a new year is a good time to review with employees the most common ways a computer can become infected with malware.

One common method of infection is carelessly accepting a pop-up window that claims the user must download a plug-in or other program. Users should always carefully read window prompts before accepting them…and, if in doubt, don't download anything.

Remember, it is important to download only from trusted sources from which you are expecting an item to download.

During any download, carefully read all prompts to know exactly what the software is installing. Employers who allow employees to download software themselves, should educate them on suspicious processes.

Malware infection via an email attachment continues to be a concern. Users should never open an attachment or Internet link in an email that was not expected, even if the email is from a friend or coworker.

Always be cautious when connecting outside drives. An infected thumb drive, or any drive for that matter, inserted into a computer is another common malware delivery method. Anything connected to your computer that can be written on has the potential to pass on malicious code.

Finally, failing to run antivirus scanners and installing program updates leaves a system open to infection. Many software updates are security-related and are a critical element in preventing malware.

"The only place where success comes before work is in the dictionary."
~ Vidal Sassoon

Insuring Your Business in the Afterlife

No, this is not about some sort of cryogenic, freezing the body after death insurance, this is about insuring your business if a business partner passes on.

If you co-own your small business with one or more partners, life insurance is an option to consider in case one of the partners dies. If a family member wants your small business to buy out the deceased partner's share, the unexpected cost could devastate your organization's bottom line.

Key person life insurance covers the individuals who are critical to your organization's success, such as founders, partners or experts. If a designated person should die, the small business would receive proceeds from the policy to cover the financial aspects of the loss.

(Source: http://www.forbes.com/sites/adp/2017/01/13/what-types-of-insurance-should-small-business-explore/#1574ee1c1ffe)