



### A Message from Dennis

Expectations . . . Do you know what you expect from your company, your staff, your customers? Have you sat down and thought about it, and written them out to clarify your expectations first for yourself, and then for your staff?

Clarity of expectations . . . The older I get, the more I understand the importance of setting expectations, and how bad I am at doing it. After all, doesn't everyone know what they're supposed to do? And what I want them to do? Shouldn't they be able to figure it out? Read my mind? Lol.

Setting and communicating expectations, in person, is freeing. It makes life and business easier and better.

If you really want to learn more about setting expectations I'll recommend a really great book: *How To Say Anything To Anyone* by Shari Harley. She also has some entertaining and informative videos on YouTube.

I purchased several copies of the book — one for me, for my office manager, and it will be required reading at my office. In fact, it will be a communicated expectation.

Enjoy our wonderful fall season

~ **Dennis**

### Fill The **GAPs**: The Need For Drive-Other-Car Coverage By Justin Bellinger



The insurance industry is indeed a complex one, leaving consumers puzzled over their coverage and **gaps** sometimes associated with them. Here's just one unique slice of that complex world.

If you provide a company vehicle to an employee who does not own a car, and thus has no personal automobile insurance, your basic business auto policy does not provide liability coverage when the employee is driving a non-company car.

Here is a scenario: Your employee, Tammy, has no personal auto policy, but does drive an insured, company-owned car. One evening while out with her friend Bobbi, Bobbi asks Tammy to drive them both home because she (Bobbi) has had too much to drink. Along the way, Bobbi passes out, distracting Tammy from noticing a pickup truck broken down on the side of the road. Tammy crashes into the truck. Bobbi had minimum limits on her policy and Tammy, with no personal insurance coverages, is liable for the damages she caused.

Drive-Other-Car coverage is applicable to employees or executives of a company or any other person who is supplied a company vehicle, but who does not own a personal vehicle or have personal automobile coverage. An endorsement may be added to the automobile policy of the company that furnishes the automobile, giving protection while the named individual or a member of his family is driving a car borrowed from a third party (other than the vehicle scheduled on the policy).

Individuals who are owners of the company qualify for the "individual named insured" endorsement, which includes coverage for family members. Drive-Other-Car coverage can be added for little additional premium charge.

## What's In A Name Phishing Scams

Those unsavory types who launch phishing scams often depend on their victims not knowing how the Domain Name System (DNS) naming structure for domains works. DNS is the internet's system for converting alphabetic names into numeric IP addresses.

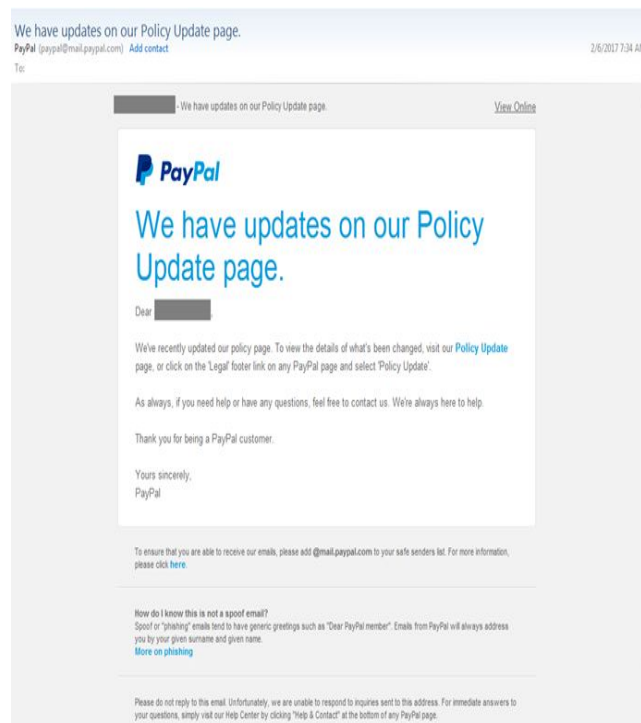
When a web address, aka URL, is typed into a browser, DNS servers return the IP address of the web server associated with that name. The last part of a domain name is the most telling.

Take the domain name info.mccurdyinsurance.com, for example. This would be a child domain of mccurdyinsurance.com because mccurdyinsurance.com appears at the end of the full domain name, that is, on the right side.

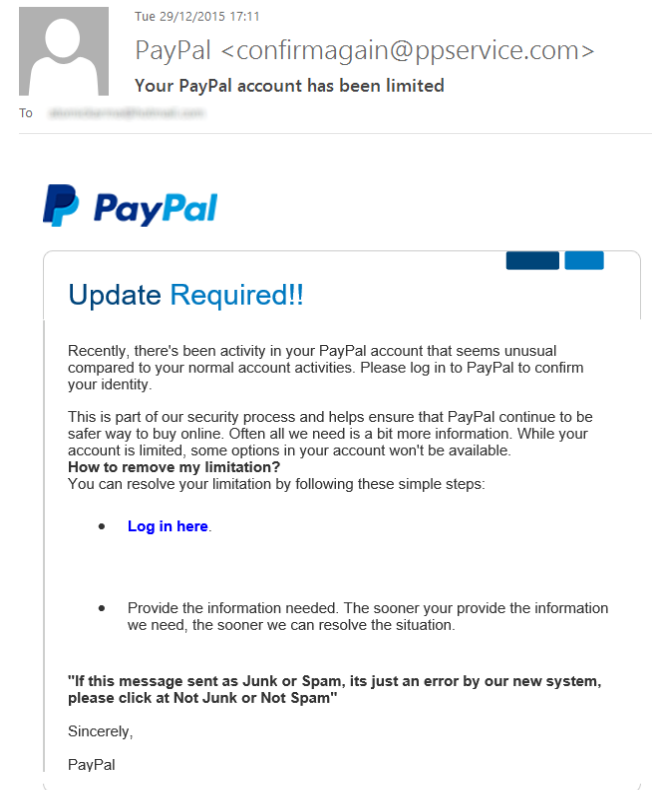
Mccurdyinsurance.com.maliciousdomain.com, however, would clearly not have originated from mccurdyinsurance.com because the reference to mccurdyinsurance.com is on the *left side* of the domain name.

This trick is often used by phishing creeps as a way of trying to convince victims that a message came from a legitimate business with which you have a relationship, such as PayPal.

Here is a legitimate email from PayPal.



The real PayPal email greets customers by their given name and surname. In the sample below, the phisher creates a child domain bearing the name PayPal.



Check for mismatched URLs. While an embedded URL might seem perfectly valid, hovering above it might show a different web address. And always avoid clicking links in emails unless you are certain that it is a legitimate link.

## Some Do's and Don'ts of Business Insurance

**DO** find an insurance agent who has some experience with your type of business.

**DON'T** hire an agent who wants to sell you a package and refuses to tailor a policy to your needs.

**DO** buy a policy that will cover the replacement cost of the property. Actual current value coverage could leave you with a significant lack of funds when you have to replace your damaged property.

**DO** consider purchasing "Building Ordinance Coverage" if doing business in an older building. When rebuilding you will most likely have to upgrade to comply with various building codes and ordinances that didn't exist when the building was constructed.

**DON'T** accept a policy without making sure that it covers all of the risks of your business.