

QUINTON INSURANCE

BEST PROTECTION

BEST SERVICE

BEST VALUE

Thank you for helping us save a life



Quinton Insurance is a proud supporter of the St. Jude Children's Hospital, and thanks to your generous referrals we make a donation every year. Recently we received a letter from the hospital and wanted to share an excerpt with you to let you know the impact of your referrals:

"I wanted to thank you for your gift of \$7,890 in January 2017. Your contribution helps St. Jude continue to treat children every single day... children like 5-year-old Bella.

When precious Bella was only 2 years old, she became ill. Her grandmother took her to a local children's hospital to try to find some answers. Coincidentally, a doctor from St. Jude happened to be there, and after examining

Bella's X-rays and bloodwork he referred her to St. Jude immediately.

When Bella arrived, our doctors diagnosed her with neuroblastoma — a cancerous tumor. Her treatment plan has included chemotherapy, antibody treatments and surgery to remove the tumor to try and save this sweet girl's life.

And thoughtful friends like you provide the funds necessary for research and treatment to try to cure Bella's cancer. Bella's family will never receive a bill from St. Jude for anything — not for treatment, travel, housing or food — because we believe all a family should worry about is helping their child live."

Thank you for your business and generous referrals. They truly make a difference!



What's inside:

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THANK YOU! THANK YOU! THANK YOU!

We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.

We appreciate your business and generous referrals!

Natalie DePonte Silva Kouladjian

Bill Beery Lauren Smith

Ed Hochreiter Robert Fuller

Rich Condello Thomas Keoghan

Thomas Beane Jeffrey Avery

Lisa Aquino Richard Donno

Steven Doell Edward Dimaya

Ray Cole Steve Segar

Larry Cerullo Dennis Pikuet

Richard Weldgen Peter Cosentino

Karen Peck Barry Smith

Mark Wilson

Every time you refer someone to Quinton Insurance, in addition to sending you a gift card, and making a \$10 donation to St. Jude Children's Hospital, your name is entered into a monthly drawing for three additional prizes.

The following are this month's winners:

FIRST PRIZE (\$250 gift card):

Rich Condello

SECOND PRIZE (\$100 gift card):

Michael Bordes

THIRD PRIZE (\$50 gift card):

Tyler Melian

FREE \$15 GIFT CARD FOR EVERY REFERRAL!

Call 800-454-1970

No purchase necessary. Contest open to everyone.

WARM WELCOME TO OUR NEWEST CLIENTS!

Deborah Lent
CM Landscape
& Lawn Maintenance
MVR Sales Company
Neighborhood Catering LLC
Minaben Patel
Michael Loturco
Maria Hochreiter
Five Star Contributors
Firs-In-Class Landscaping

Precision Pool & Spa Inc.
Thomas Nicosia
TMN Transport
Built Blades LLC
Thomas Neilson III
Steven Doell
Matthew Hodge
Danny Luisi
Denis Maloney
Thomas Layne

James Brown Jr.
Oceanside Landscaping & Design
Genel Construction Corp.
Scenic Isle Landscape Design
Janet Damico
New Eco Inc.
Michael Salatino
Maurisia Mitchell
Megan Heywood

INSTANT REWARDS

For every referral you send to Quinton Insurance, we'll send you a **\$15 GIFT CARD** to your choice of more than 80 fine retailers.

MONTHLY PRIZES

For every referral, we'll enter you into a MONTHLY drawing for:

1st Prize: **\$250 GIFT CARD**

2nd Prize: **\$100 GIFT CARD**

3rd Prize: **\$50 GIFT CARD**



NEW! PET OF THE MONTH CONTEST

Quinton Insurance is happy to introduce our Pet of the Month Contest! Send us a picture of your favorite pet in his or her favorite pose, and you could win a \$15 gift card and get your picture in next month's newsletter. Email your pictures to service@quintoninsurance.com; mail pictures to 2700 Elmwood Ave, Rochester, NY 14618, or fax pictures to 585-388-9531.

No pictures will be returned, and not all pictures will appear.
No purchase necessary. Contest open to everyone.

Despite several good predictions, there were no winners in last month's college basketball contest.

CAN YOU GUESS THE CELEBRITY?

Thanks to everyone who participated in last month's Guess the Celebrity contest. The picture was Oscar winner Emma Stone, and the lucky winners were:

Daniel Quirk, Michael Levitt and Tricia Duppong

Congratulations!

Send your best guess for this month's celebrity to service@quintoninsurance.com and you could win a \$10 gift card! Every correct answer will be entered into a drawing, and we'll select up to three winners. Good luck!

No purchase necessary, contest is open to everyone.



How to safeguard your valuables



You may have little or no time to protect your valuables in a flood, earthquake or other disaster. By taking simple steps now, you can safeguard your treasured belongings and information from damage or loss.

The first step is to identify what you have. Go through your home to find your treasures. Use the list below to begin taking stock of your valuables.

- Vital records and certificates (birth, marriage, divorce, adoption, child custody, death)
- Passport, driver's license, Social Security card and other identification documents
- Property leases, deeds, mortgages, titles (auto, home) and other legal records
- Financial records, including recent tax returns, copies of pay stubs and bank account statements, and debit and credit card numbers
- Insurance policies
- Wills, living wills and powers of attorney
- Medical records, including prescription medicines, medical conditions, medical provider contact information and copies of health insurance cards
- Safe deposit box information and keys
- Records of passwords and personal identification numbers (PINs)
- Family photos, keepsakes, jewelry or other mementos
- Photographic or data inventory of valuables (photos, videos, CD/flash drive)

How to Protect Your Valuables

Once you complete your checklist, there are a number of simple no-cost or low-cost steps you can take to protect your valuables:

- Create a photographic record or inventory of your valuables and store it in a safe deposit box or other off-site location. Consider keeping a copy on a CD or flash drive in your disaster kit, so you can provide it to your insurance company following a loss; this will allow you to start the recovery process more quickly.
- Scan important records, and save the files on disks or flash drives. You may also want to password-protect the data you have stored in case of loss or theft. Store the backup records in a safe deposit box or other off-site location.
- If you have too many records or no way to scan/copy them, store them in a flood/fireproof home safe or a safe deposit box. Also, consider giving backup copies of important documentation to family members to store for you.
- If you have valuable items stored in a basement, move them to a higher location to avoid water damage.
- In some cases, you may be able to protect valuables in waterproof containers available in sporting goods or hardware stores. For smaller items, a flood/fireproof home safe may provide temporary protection.

In addition to insuring your home, Quinton Insurance is committed to helping you and your loved ones stay safe when disaster strikes. If you would like more information on developing a family emergency plan or building a disaster supply kit, please contact us at (800) 454-1970 or www.QuintonInsurance.com today.



Q What is Identity Theft Insurance?

A Identity theft insurance can be purchased as a stand-alone policy or added as endorsement to your existing homeowners or automobile insurance coverage. Though identity theft insurance does not protect against the cost of the actual theft, it is a relatively inexpensive insurance option that reimburses for the cost of reclaiming your identity. This includes the following:

- Phone call charges, photocopying costs and postage.
- Salary loss due to time off from work
- Legal fees

Additionally, you'll gain access to a fraud specialist who can assist you in restoring your good name and protecting your identity. This service accompanies reimbursement for expenses associated with credit restoration, as noted above

Below are some suggestions to protect yourself:

- Carry only the necessary amount of personal information in your purse or wallet.
- Shield yourself when using an ATM or making a credit card purchase.
- Do not throw credit card or ATM receipts away in public trash receptacles.
- Monitor your accounts regularly by checking statements to make sure that all documented transactions are justified. If you suspect a problem, contact the company or bank immediately.
- Create passwords that do not use easily obtainable information on your accounts and credit cards.

Meagan Warner
Account Executive



Meagan@QuintonInsurance.com
585-244-9004 ext. 109

Favorite food: TK's Pizza

Favorite movie: Home Alone

Dream vacation: Hawaii

Favorite pastime: Spending time with my family and watching sports. Go Bills!

How I got into insurance: I started at Quinton Insurance as a receptionist, I then got licensed and worked in personal lines and I now service commercial accounts.

BUSINESS SPOTLIGHT...

Pink Taffeta & Floral Expressions

At just 23 years old, Jenni Ventimiglia decided it was “now or never” to make her dream of following in her father’s footsteps and owning a business a reality. With that, she saw that Pink Taffeta & Floral Expressions was available and officially took the leap of faith at the end of Summer 2013.

Using her college degree, inherited determination and dedication, and overall passion for all things creative, Jenni is now enjoying the opportunity to make others’ visions come to life. Whether it be for a “Just Because” bouquet of fresh flowers or participating in the most important day of your life, she will put her time and heart into every aspect of her work.

Floral Expressions offers ready-made, in-store floral arrangements (both fresh & silk), custom design floral arrangements for pick-up or delivery, live plants, custom gift baskets, & so much more, including a bridal boutique upstairs!



PHONE: 585-271-8005

ADDRESS: 1984 Monroe Ave, Rochester, NY 14618

Mention this newsletter and receive a 10% discount on your next flower purchase!

**Would you like your business to be featured in this spot?
Send an email to service@quintoninsurance.com**

WANTED!

Rude, Lazy, Disorganized Slob who talks fast, doesn't listen well, talks on cell phone and chews gum loudly...

“SENSE OF HUMOR IS REQUIRED”

Quinton Insurance seeks a full-time Customer Service Rep for our Brighton office. You must be highly coachable, forward-thinking, computer literate and professional in appearance to qualify.

No Insurance Experience is required. We will train and educate the proper candidate. Excellent salary and great benefits package. A typical day will include taking incoming calls from clients and processing mounds of paperwork. Ability to multi-task and excellent computer skills required. Only those seriously committed to being a loyal member of our EXTREMELY fast-paced team and forward-thinking culture need apply.

To learn more about your new career and to apply for an interview we encourage you to apply online at:
www.quintoninsurance.com/careers

BUSINESS NEWS YOU CAN USE

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Could New York Labor Law COST YOU MILLIONS OF DOLLARS?

New York State's Labor Law (NYLL) represents an onerous burden for property owners and managing agents in New York, making them financially liable for virtually any work-related accident on their premises. So as building owners and managing agents routinely hire contractors to do work on their properties, they routinely face huge liability exposures.

To insulate themselves from high-value lawsuits brought by injured workers, building owners and managing agents should enter into hold harmless and indemnification agreements, backed up by the contractors' own insurance, which transfers liability for such injuries from themselves to the contractors and subcontractors whose negligence caused the injuries. Failure to do so can cost building owners millions of dollars.

There are three key sections to NYLL:

Section 200 requires building owners and managing agents to provide workers with safe places to work.

Section 241(6) makes building owners strictly and vicariously liable for worker injuries at their buildings if improper or inadequate safety equipment causes a worker's injury. Damages from resulting lawsuits can be reduced or eliminated if building owners can show that the injured worker was partially or fully responsible for his injuries.

Section 240(1), commonly known as the Scaffold Law, makes the building owners as well as their contractors and project managers "absolutely liable" for all gravity-related construction accidents at their buildings, subject to a few hard-to-prove exceptions. The building



owner is liable even if it did not hire the injured worker or his employer, even if it did not know that the worker or his employer was working at the building, and even if the worker is partially or fully responsible for his own injuries. These lawsuits often result in summary judgment for the plaintiff on the issue of liability, leaving only the damages portion of the lawsuit to be tried against the building owner and property manager. Because these lawsuits often present serious injuries, verdicts in such cases can be quite high.

Don't be a Labor Law victim!
Read more at www.QuintonInsurance.com
or call us today to make sure you're covered.

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QUINTON INSURANCE RECOMMENDS THE FOLLOWING STEPS TO PROTECT YOUR BUSINESS AND ASSETS

1. KNOW YOUR CONTRACTOR

- *Verify* the contractor is properly licensed, insured and experienced in the type of work it is being hired to perform.
- *Verify* whether the general contractor uses subcontractors. If the general contractor uses subcontractors, find out how it screens its subcontractors and confirm with your contractors that its subcontractors are properly insured.
- *Verify* there are written agreements in place between the building owner and its general contractor, as well as between the general contractor and its subcontractors, with proper indemnification and insurance-procurement clauses. The contractor and subcontractors should name the building owner and the managing agent as additional insureds on their liability policies on a *primary and non-contributory basis*.
- *Verify* before entering into contracts with your contractors that the contracts make the contractors responsible for worksite safety and for having a safety-and-employee training program in place.
- *Verify* contractors have obtained all necessary permits before they begin their work.
- *Verify* your contractors and their subcontractors do not have a history of Occupational Safety and Health Administration Law violations.

Quinton Insurance will review your contracts with your contractor or subcontractors free of charge. Simply forward your documents to our agency and we will perform a comprehensive review with you.

2. USE RISK TRANSFER TACTICS

Using written contracts to transfer the risk of liability and damages from you to your contractors can protect you from claims of serious injury and potentially large damage awards. The following clauses have proven successful:

■ **Hold Harmless and Indemnification Agreements**

Every contract between you and your general contractors, as well every contract between your general contractors and their subcontractors, must contain a clause requiring the general contractors and their subcontractors to “defend,” “indemnify,” and “hold harmless” the building owner and the managing agent from liability, loss or other damages that arise because of any of the contractors’ negligence. It is important that this agreement be properly worded, dated and executed before the work begins.

■ **Insurance Procurement Requirement**

Contractors and their subcontractors must agree to add building owners and their managing agents as additional insureds to their insurance policies for any liability arising out of their work. The limits of these policies should be at least \$1 million for a primary commercial general liability (CGL) policy and \$5 million for an umbrella policy. Also, the additional insured coverage should be written on a *“primary and non-contributory basis.”*

■ **Insurance Requirements and Certificates of Insurance**

While it is common practice to request a Certificate of Insurance (COI) from contractors and subcontractors, the certificate alone does not confer or prove the existence of additional-insured coverage on your behalf. A proven “best practice” is to require your contractors to submit a copy of their primary liability and umbrella policies for review by an insurance professional. All COI’s and insurance policies must be provided to the building owner or managing agent before the work begins. The COI and insurance policies should also show that the building owner and managing agent are named on the primary and umbrella policies as additional insureds.

Business Insurance

Property & Casualty

- General Liability
- Property
- Workers' Compensation Coverage
- Automobile/Commercial Vehicle Fleet Insurance
- Umbrella/Excess Liability Insurance
- **Inland Marine/Equipment Coverage**
- Business Income/Extra Expense
- Boiler & Machinery/Equipment Breakdown
- Transportation/Ocean Marine
- Owner's and Contractor's Protective Liability
- Builder's Risk
- Surety/Bonding
- **Captive Programs**
- Alternative Risk Financing

Specialty Products

- Pollution Liability/Environmental
- Professional Liability/Errors & Omissions
- Crime (Fidelity) Insurance
- **Cyber Liability**
- Director's and Officer's/Management Liability (D&O)
- **Employment Practices Liability**
- Fiduciary Liability
- Business Travel Accident/Kidnap & Ransom Insurance

Employee Benefits

- **Medical Insurance**
- Prescription Drug Plans
- Private Benefits Exchange
- Medical Captive Programs
- Consortiums/Trusts
- Dental & Vision Benefits
- Group Life Insurance
- NYS Disability (DBL)
- Short-term Disability Insurance
- Long-term Disability Insurance
- Voluntary Insurance
- Executive Benefits
- Retirement Planning and 401K Administration
- Underwriting & Reporting
- Compliance
- Wellness Programs
- **Pet Insurance**

Industry Specialties/Practice Groups

- **Affordable Housing Insurance**
- Construction Insurance
- Car Dealer Insurance
- Healthcare Facility Insurance
- Manufacturing Insurance
- **Non-profit Insurance**
- Farms
- Municipalities and Schools Insurance

Personal Insurance

- Automobile Insurance
- Homeowners Insurance
- Vacation or Secondary Home Insurance
- **Jewelry, Fine Arts and Collectibles Insurance**
- Renters Insurance
- Condominium Insurance
- Landlord (Rental Properties) Insurance
- Excess/Personal Umbrella Liability
- Flood Coverage, Primary & Excess
- Life Insurance
- Motorcycles
- Recreational Vehicles
- Watercraft Insurance
- Co-Ops Insurance
- Identity Theft Insurance
- Trip/Travel/International Medical Evacuation Coverage
- **Workers' Compensation (Domestic Help)**