

Summer 2019 Newsletter

Message from the President



“Congratulations to all our graduates! A high school or a college graduation is an exciting time of accomplishment and new beginnings for our youth. This year I was blessed with my youngest graduating from college and I’m happy to announce she has successfully landed her first job already. As she puts it; *’Dad, I’m seriously adulting now!’*”

“Summer certainly took its time getting to all of us here in Maine this year! The hot growing season is now upon us and with the heat, FAPCO also has some sizzling news to report. Our much anticipated new Hampden location will be ready for occupancy on August 1st! The staff is very excited to have more room and a fresh look.



“FAPCO was recently honored as a member of Patriot Insurance Company’s Diamond Club. This is awarded to their top eighty agencies across the country. While they may honor us with good works, it is truly a collective effort between our staff and their staff as well as the quality products and services Patriot provides our customers. Patriot is tops in our book!!”

“Recently, the Maine legislature passed an increase to the Wrongful Death Statute limit from \$500,000 to \$750,000. If an unfortunate accident happens and you are considered responsible for the death of a person, the grieving family could automatically be awarded this new amount as a consequence. From an insurance perspective it is now more important than ever to purchase an ‘Umbrella’ policy. Scroll down for more detail about this paradigm shifting law and how to best protect yourself.

“I’d much rather be talking about life rather than death but this is why we buy insurance. Don’t forget....Things Happen!”

“Have a great summer.

Sincerely,

Christopher B. Anderson CPCU, WCP President

Five Unknown Natural Disaster Facts!

In Maine, we are fortunate that we seldom deal with natural disasters which are more common in other states and countries. The following are some little known, interesting disaster facts from National Geographic that affects homeowners worldwide each season.

Tornado fact: Tornadoes occur most often between March and July, during the hours from 4 to 9 p.m. Tornado winds can whip up to 300 mph. That's twice as fast as hurricane winds. These powerful twisters can quickly destroy homes in their path.



Lightning fact: A lightning flash can heat the air around it to five times hotter than the surface of the sun.

Contrary to popular belief, lightning can (and does) strike the same place twice. Rods and other materials such as plumbing and gutters can ground homes and offer protection from lightning.

Hurricane fact: Hurricanes cause “storm surges” when winds push ocean water onshore. These can reach heights of 20 feet and can cover several miles of inland territory.

Flooding and storm surges are two of the most threatening aspects of hurricanes. These storms can also generate tornadoes. Forecasts and evacuations are the best defense against the destruction of hurricanes.

Earthquake fact: Typically, a magnitude 8 earthquake hits somewhere every year.

Earthquakes claim the lives of 10,000 people annually; a majority of these tragedies are due to collapsing buildings. These disasters can also lead to other incidents, such as fires, tsunamis, and floods that add to the destruction.

Wildfire fact: Four out of five wildfires are started by humans.

Every year, between four and five million acres of US land are cleared by wildfires. These infernos can move up to 14 mph, burning up everything in their path. Depending on your location, your property may be at risk for one or more of these incidents each season. Do you have the proper coverage? Homeowners insurance can provide the protection you need. Reach out to our office to review your coverage. We'll ensure you have the policies in place to help you recover if disaster strikes in your area.



Checklist For Your Summer Road Trip

When you're planning a road trip, the right supply checklist can help reduce hassles and enhance enjoyment during your journey. Here are a few essentials to include.

Car information. Keep your registration, insurance docs, and owner's manual in the glove box.

Automotive essentials. A spare tire and a car emergency kit including booster cables, lights, and standard emergency gear are important. Take an empty gas can. Practice changing a tire, just in case.

Travel accessories. Have paper maps handy in case there's no phone service. Stock bottled water and granola bars in case you're stranded. Take a roll of toilet paper, tissues, and bug spray. A pen and notepad may be useful if your phone stops working.

Entertainment. Update your playlist. Take a book or two. Pack cards and board games. Download your favorite movies and shows from Amazon Prime or Netflix before you leave home so you have options in case there's no Wi-Fi or cell service. **Comfort add-ons.** Bring the little extras that will make your trip even smoother: sunglasses, rain gear, sunscreen, itch cream, travel mug, baby wipes, blanket, pillow.



The Maine Legislature Recently Increased Wrongful Death Limits to \$750,000 – Better Check Your Coverage Limits!

The Maine legislature recently amended the law governing damage limits awarded in cases of wrongful death. Wrongful death charges are brought by the special administrator or personal representative of a deceased person. These damages are awarded in addition to a jury’s award for reasonable expenses for funeral, medical and surgical expenses. The previous limit for damages due to wrongful death was \$500,000.00. Wrongful death damages are awarded for loss of comfort, society and companionship of the deceased. In addition to wrongful death, a jury may award punitive charges of up to \$250,000. Call your FAPCO agent now to check your insurance limits and find out more about a Personal Umbrella Policy (PUP)!



Summer is Short – Plan Some Fun!

Summer plans often include grandiose adventures: kayak and canoe trips, hiking, camping. If these outdoor activities are outside your comfort zone, don't discard your sunscreen yet, there are plenty of simple ways to enjoy fresh air and sunshine this summer.

Revisit the pleasures of childhood: blow bubbles, play hopscotch, or throw a Frisbee. Keep in mind that campfires aren't the only outdoor gatherings (although few tastes are as synonymous with summer nights as that of roasted marshmallows). Head out to a baseball game. Consider cheering for a local or minor league team. Plan a picnic at a nearby park or even in your yard. Lie on the grass and gaze at the stars. Visit water. Dangle your feet from a dock, gather seashells, or build a sandcastle. Don't let summer pass you by without having a little outdoor fun!



What good is the warmth of summer, without the cold of winter to give it sweetness.”

— John Steinbeck

“Summer afternoon—summer afternoon; to me those have always been the two most beautiful words in the English language.”

— Henry James

Summer is a promissory note signed in June, its long days spent and gone before you know it, and due to be repaid next January –

– Hal Borland

Summer camp is a parent’s best friend.

– Anonymous

Chilled Lettuce Wraps – A Cool Summer Recipe!

Tired of the same old sandwiches and hot dogs? Here's something fresh and flavorful for your next picnic.

Serves 6

2 tablespoons fish sauce

5 tablespoons lime juice

3 tablespoons brown sugar

1 tablespoon vegetable oil

4 small shallots, thinly sliced

2 teaspoons minced ginger

1 teaspoon red pepper flakes

1.5 pounds ground chicken breast

2 tablespoons chopped cilantro

¼ red onion, very thinly sliced

12 lettuce cups (Bibb lettuce)

In a small bowl, combine the fish sauce, lime juice, and brown sugar; then set aside. Heat a skillet over medium heat and add oil. Sauté shallots, ginger, and red pepper flakes, and cook until softened, add the ground chicken and continue cooking while breaking up any lumps and until meat is no longer pink. Remove from heat and add sauce mixture.

Allow mixture to cool and then refrigerate for at least one hour. (Can be made in advance and refrigerated for up to two days.) Stir in cilantro

and onion before serving. Serve in lettuce leaves.

