



## Winter 2022 Newsletter

2022 is well on its way, with all of its promises and challenges! In this newsletter, we will remind you of some coverages you might need and a new law that is in place that might affect you. We'll highlight another great Facebook Christmas Pet Photo Contest. We will also celebrate the achievement of one of our staff, share heart-warming quotes, and give you a recipe for comfort food. As we plow through the rest of winter, remember that F.A. Peabody Insurance is here for you, because...Things Happen!

## Is Your Need For Flood Insurance Rising?



It might be hard to believe in this frigid weather, but it won't be long before the snow melts and the rivers rise. Now is a good time to talk about the fact that your homeowners policy does not cover flood damage.

**That's right, should your home suffer flood damage, it will not be covered under your homeowners policy!**

Contrary to what many believe, you may purchase flood insurance whether your home is situated in a "flood zone" or not. If your home is not located near a body of water you could experience flash flooding or damage from water-soaked soil. In a heavy rain season, **25% of all flood claims occur in low to moderate flood areas.** Also, if you are financing a home that is located in a Special Flood Hazard Area (SFHA), the lender will require that you carry flood insurance on your property.

**Flood insurance does not become effective immediately upon purchase.** By law, there is a 30 day waiting period from the initial purchase of the flood policy before the policy becomes effective. The only exception to the 30-day rule is when a lender requires flood insurance as a condition of a loan. The 30-day waiting period is established to stop last-minute purchases that would create excessive adverse selection.

The National Flood Insurance Program (NFIP), a division of FEMA, oversees the flood insurance program. Flood Insurance is available in all communities that participate in the NFIP. To get the facts on flood insurance contact your F. A. Peabody Insurance agent.

# 2021 Christmas Pet Photo Contest Helps Pets Across the State!



Our recently completed ninth annual F. A. Peabody Insurance Christmas Pet Photo Contest on Facebook was another huge success. We received nearly 900 total entries by pet owners from all across Maine and our page reach during the contest was in excess of 200,000. Moreover, forty -nine animal shelters throughout Maine will be receiving donations from F.A. Peabody Insurance as a result of photos being entered on their behalf and “Liked” on our Facebook page during the contest.

Bagaduce River Equine Rescue had the photo with the most “Likes” with Mary, a horse from Houlton. Central Aroostook Humane Society earned the most entries. Seymour's Bird Refuge won our new "Underdog Bonus" for rallying together entries in a short period of time. The funding was widespread geographically throughout Maine.

F.A. Peabody Insurance would like to thank all that participated in this year’s contest and we look forward to your participation and donating to your cause next year.

F. A. Peabody Facebook

# Lisa Warren Earns TRIP Designation

Lisa Warren has earned the designation of Transportation Risk & Insurance Professional (TRIP) from the International Risk Management Institute (IRMI.)



The TRIP designation consists of five courses that cover all aspects of transportation risk including exposures for motor carrier regulations, cargo, workers' compensation, and general liability. The courses covered the needs of transportation businesses carrying cargo by land, water, rail, and air. Lisa has been in the insurance industry since 1986 and started with FA Peabody Insurance in September 2019. She has a great deal of experience with trucking insurance and has broad knowledge of what coverages her customers need. "The TRIP designation has given me the expertise to assist our transportation clients and a deeper insight into the exposures that these clients face," she says.

Ken White, WCP, Vice President of Sales and Branch Manager for the Hampden office of F.A. Peabody Insurance, says, "Lisa is a great asset to our agency and the clients she serves. She has a broad knowledge of insurance from the time she has spent as an agent, a claims adjuster, and an underwriter. Even with the experience she has, Lisa continues to deepen her knowledge of insurance through education and self-study, and we are proud of efforts in obtaining her TRIP designation."

Lisa lives in Atkinson with her husband Dennis and son Hayden. She enjoys spending time at camp with the family, fishing, hunting, snow sledding, and four wheeling.

Lisa can be reached in the Hampden office of F.A. Peabody Insurance at 207-862-8184 or [lisa.warren@fapeabody.com](mailto:lisa.warren@fapeabody.com).

## The New Year is Time to Review Your Insurance Coverage

This time of year, many people review their lives and make new goals for the future, to maybe eat better or exercise more, for example. This turning of the calendar page is also a good time to review your insurance coverage. An annual review allows you to update information and policies to ensure you are appropriately protected in the coming year.

To complete this process, take the following key steps:

- **Take inventory:** Create a home inventory (or update your current one). Be sure to add any major gifts you receive this holiday season and remove anything you have donated, sold, or thrown away in 2019. In your inventory, include a description and the cost of items. Scan or photograph receipts to save with your list. Store everything online and/or off-site so you can access it in case of disaster.
- **Assess automotive needs:** Consider the age and value of your vehicles. Is your coverage still appropriate? Have the primary drivers on any vehicles changed this year, or will they soon? Make sure deductibles, limits, and primary driver designations all make sense for your current needs.
- **Look for changes:** Have you experienced any changes in the past year that might affect your insurance coverage? Renovations, births, purchases, and commute changes can all affect your insurance considerations.
- **Check for savings:** Don't miss out on any savings opportunities. Check for multiple policy discounts, changes in requirements, or new programs that may cut your insurance costs.



Contact our office for a quick review of your policies. I can help you evaluate your insurance needs to make sure you have the right coverage as you head into the new year.

# New Maine Gas Detector Law



Effective January 1, 2022, a new law is in place in Maine which requires fuel gas detectors in certain buildings, outlined below.

These ARE NOT the same device as a Carbon Monoxide detector and will not replace the need for those within buildings in Maine. The units must be maintained and installed per the manufacturer's instructions.\*\* Fuel gas detectors will only be required to be placed within the room where propane, natural gas or liquified petroleum gas fueled appliance is located.

The building owner shall install, or cause to be installed, in accordance with the manufacturer's requirements at least one approved fuel gas detector in every room containing an appliance fueled by propane, natural gas or any liquified petroleum gas in:

- Each unit in any building of multifamily occupancy
- A fraternity house, sorority house or dormitory that is affiliated with an educational facility
- A children's home, emergency children's shelter, children's residential care facility, shelter for  
for
- homeless children or specialized children's home.
- A hotel, motel or inn
- A mixed use occupancy that contains a dwelling unit
- A business occupancy
- A mercantile occupancy
- An assembly occupancy

\*\* Required detectors may be battery operated, plugged into an electrical outlet or hardwired.

For a detailed explanation of the law, visit the site for the Maine Fire Marshal's Office below.

[New Gas Detector Law](#)

# Winter Quotes to Warm the Soul

"To keep a warm heart in the winter is the real victory."

– Marty Rubin

"One kind word can warm three winter months."

- Japanese Proverb

"To shorten winter, borrow some money due in spring."

- W.J. Vogel

"Winter passes and one remembers one's perseverance."

- Yoko Ono

"To appreciate the beauty of a snowflake, it is necessary to stand out in the cold."

– Aristotle

## Julia Child's French Onion Soup

### Ingredients:

- 5-6 cups yellow onions, sliced thin
- 1/2 yellow onion, raw
- 4 tbsp olive oil
- 8 slices French bread
- 2 - 3 tbsp Cognac
- 4 oz Parmesan cheese
- 12 oz Swiss cheese, grated
- salt and pepper to taste
- 1/2 tsp ground sage
- 1 bay leaf
- 1 cup white wine
- 6 cups beef stock
- 3 tbsp flour
- 1/2 tsp sugar
- 2 tbsp butter
- 1 tbsp cooking oil

### Instructions:

Heat a heavy, oven-safe, stock pot over medium-low heat and add the cooking oil once the pot is hot. Melt the butter into the hot oil.

Stir the sliced onions into the oil/butter mix, ensuring they are evenly coated. Cover the stock pot and cook for around 20 minutes

checking to make sure they aren't burning. Onions should be clear and very tender

once finished. Turn up the heat to medium-high, and add the sugar and 1tsp salt.

Continue cooking while stirring until onions are thoroughly browned (caramelized).



1. Reduce heat to medium-low and stir in the flour. Cook 2-3 minutes until flour forms a thick paste (add more butter if needed). Stir in 1 cup of beef stock, and stir heavily for a couple seconds.
2. Add the rest of the stock, wine, sage, and bay leaf. Bring to a boil, then reduce heat and simmer for 30 minutes.
3. Pre-heat oven to 325 degrees. Drizzle both sides of french bread slices with olive oil, and place on a baking sheet. Cook the bread in the oven for 15 minutes on each side.
4. Taste soup, and add salt and pepper as needed, then remove the bay leaf.
5. Add Cognac, and grate the raw onion into the soup. Add a little bit of the Swiss cheese to the soup, preserving most of it for the top. Cover the soup mixture with the bread, forming a single layer bread top. Sprinkle the rest of the Swiss cheese over the top of the bread, forming a thick layer. Drizzle melted butter or oil over the cheese, and place the pot into the oven uncovered. Bake for around 30 minutes, or until cheese is melted. Turn the broiler on and brown the cheese.
6. Remove pot from oven and let stand to cool.

*"French Onion Soup" from THE FRENCH CHEF COOKBOOK by Julia Child, copyright © 1968 by Julia Child. As shared on this [website](#).*