



DIRECTIONS

VOLUME 2 · ISSUE 1 · APRIL 1 2011



Insurance Needed for a Small Business

Insurance needed for a small business will vary with the type of business, and particular requirements may be found by checking with your state's business regulatory office or website. When you've determined what is required, check with your attorney, accountant or insurance risk manager to ensure that the insurance coverage you purchase is sufficient.

Liability Insurance

General and product liability insurance covers accidents, negligence and injury to customers caused by your service, product or employees. If you do not sell, install or manufacture potentially harmful products, general liability insurance will suffice. This basic type of insurance protects your business and its assets

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The Doggy Blog

Well, as my team and I wrap up another great season of racing and just having fun hanging together. I have many people to thank before we ride off into the season's sunset. I have to thank Dale and Dan for doing a great job holding the fort down while I was traveling this past winter. I need to thank my handler, and good friend, Lori Stauffer for helping me with all that is involved with racing a dog team, from training to travel arrangements. I hope you come back next year. She now has to go back and make amends with her family that she deserted back in October. I want to thank my friend

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WIN A NEW 32" LCD TV



It's simple with our friends and family referral program! Just refer 3 people to meet with us for a quote and you will be entered to win a 32" TV. Whether they switch or not you have a great chance of **WINNING A FREE TV.**

1. _____

2. _____

3. _____

_____ POLICYHOLDER NAME

_____ POLICYHOLDER PHONE NUMBER

THE D^{THE}oggy BLOG

Steve Fox for all his help, including letting me use four of his dogs this racing season. I hope your back next year training with me because it was not lonely out there on the trails when I knew you were somewhere on them close by. I also need to Thank Desha Utsick for taking photos during the season and last but not least Stacey Materna for sharing her daughter, ten year old, Darian Hewitt so I



could train her to run her first ever dogsled race. It was a blast. I also must thank Progressive Insurance Company for signing on as a sponsor of the team, "Thank you!"

Ok, here is the run down on the season: First

race in Michigan was cancelled, believe that, no snow in the Upper Penninsula. Our second race was a 32 mile race in Clarendon, PA. We finished second with a run time of three hours and eleven minutes. Our third event I chose not to run in, The Midnight Run, a 100 mile race. I did not feel I had enough miles on my dogs at that point in the season to have them make that race. Last race and a big meaningful race to the team was the International Can-AM Crown in Fort Kent ME. We were in the 60 mile race which is a qualifier for the 250 mile race we want to do next year.. I will blog on our face book page details of how this race went in the near future but the dog dirt on this is, we finished 20th out of a field of thirty, 5 did not make it to the starting line and one other scratched during the race, leaving 24 mushers on the trail. We did qualify for the 250 next year. Congrat's to my team and all who had a part in making this season a sucessful one.

New housing is required to have a sprinkler system installed

Changes in building codes can result in new requirements for houses being rebuilt after a major loss. This can cause the cost of rebuilding to increase.

A new Pennsylvania building code requires one- and two-family homes built after January 1, 2011, to have fire sprinkler systems installed. Sprinkler installation expenses associated with home reconstruction after a loss are addressed by the homeowner policy's ordinance or law coverage, which may pay for the increased costs incurred due to the enforcement of any ordinance or law in force at the time of the loss.

ERIE's Broadcover, Extracover and Ultracover homeowner policies provide ordinance or law coverage equal to whichever is greater -- 10 percent of the dwelling coverage limit or \$5,000. This coverage is considered an additional amount of insurance in excess of the policy's Section I coverage limit. ERIE ordinance or law coverage can be increased with the purchase of either the Ordinance or Law Coverage Endorsement or the Enhancement Endorsement, both of which eliminate the percentage limitation.

If you have any questions about your policy's coverage, please call us. We'd be happy to help you.

Protect your boat

So what can we do for you? Erie Insurance's Boat Protector Policy safeguards your boat, boating equipment and accessories. It also protects you with liability and medical payments coverage. Comprehensive coverage that covers many types of losses. (Some of which you might not even have thought of.) No additional cost up to \$500 for boating equipment and accessories. Coverage for bodily injury caused to others such as swimmers, jet skiers or other boaters. Payments up to \$250 per occurrence for emergency towing to the nearest marina.

Check out our website!

Our website features our entire product catalog, On-line "Service Center," Community News and Events, Historical Kutztown, David's Corner, Sled Dog Diary and much more!! Our "Resource Library" contains helpful information and educational videos to help you better understand insurance. Check back often for new articles and resources!!!



Insurance Needed for a Small Business

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in any number of situations, but it is prudent to consult with your attorney to determine specific potential risks.

Vehicle Insurance

Any vehicle used for business must be insured under the business. Business liability coverage may cover certain losses due to litigation or negligence claims in case of a motor vehicle accident, but it may not cover damage to the vehicles, property or injury to persons involved.

Property Insurance

Every business needs some form of property insurance, even if it isn't mandated in your state. Real estate property insurance if you own the building or business property insurance for renters will cover losses to equipment, merchandise and property due to fire, theft, accidents and certain other events.



Surety Bonding

Surety bonding is a type of insurance that guarantees job performance and completion. States generally mandate it for contractors, certain professional occupations and those involved in work where utmost trust and honesty is involved. Bonding is often required by larger corporations and government contracts to ensure the work will be completed as specified.

Employee Insurance

States require certain companies with employees to carry other types of insurance. Unemployment insurance and workers' compensation insurance are the most commonly mandated, with some states requiring additional employee disability insurance.

* The Recipe Box *

OATMEAL FUDGE

by Lori Stauffer (Simply Made Catering)

2 cups sugar	1 tsp. vanilla
¼ cup cocoa	½ cup peanut butter
¼ lb. margarine	3 cups oatmeal
½ cup milk	(uncooked)

Combine sugar and cocoa in saucepan, add butter and milk. Bring to a boil and cook for 1 minute. Remove from heat. Add peanut butter and vanilla. Mix in oatmeal. Drop by teaspoon on to waxpaper and chill.

Send us your favorite recipe to:
david@dji-insuranceagency.com

We would love to feature it and give you the credit!

How to Clean Rain Gutters

During a rainstorm, gutters route runoff from your home's roof so it can drain away from the house. By doing so, they protect siding, windows, doors, and foundations from water damage and help prevent flooding in basements.

To do their job, gutters and downspouts must be clear of leaves and debris. If they aren't, drain outlets will dam up and rainwater will fill the gutters, overflow, and eventually pull the gutters loose. Water that pools in troughs will rot wood gutters and rust sheet metal ones.

Plan to clean gutters at least twice a year—more often if the roof is directly beneath trees or you live in a region with frequent storms. But only take on this task if you can work safely from a ladder or the roof. If your roof is higher than a single story, you're better off hiring a pro.

Choose a sturdy ladder, and place it on a firm, level base. A tall stepladder can be easier to use than an extension ladder. If you must lean an extension ladder against a gutter, protect the gutter by placing a short piece of 2 by 4 inside it. Stand on the ladder with your hips between the rails, and don't lean out over the sides. Never stand on the top two rungs.

If you're comfortable working from the rooftop and your roof has a very low pitch, this can be easier than working from a ladder. But only do this under extremely safe conditions. Never work on the roof in wet, icy, or windy conditions. Wear non-slip shoes, and never lean over the edge or work near power lines.

When cleaning gutters, wear heavy work gloves to protect your hands since gutters often have sharp metal parts or screw points sticking out into their troughs. Also wear safety glasses or goggles.



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Erie
Insurance®

Motorcycle Insurance

Build a customized policy to fit your needs. Our program Accessory coverage, Comprehensive and Collision coverage, loss settlement options, Bodily Injury and Property Damage Liability, Medical Payments, Roadside Assistance. To see all of your options, start a motorcycle insurance quote.

Progressive motorcycle insurance covers many types of bikes, so even if you're looking for specific coverage—like scooter insurance, motocross insurance, dirt bike insurance, moped insurance, classic motorcycle insurance, or trike insurance—a motorcycle insurance policy is what you need. Start building your policy today with a Progressive motorcycle insurance quote, and check out our affordable motorcycle insurance rates.

Sump Pumps

Do you not really understand it? It's not an alien from outer space. We can help make it not so mysterious. Find out a few things about that little mechanical marvel in your basement. Locating your sump pump is easy: In the lowest point in your basement there will be a hole in the floor, called a sump hole, toward which any water that shows up in your basement should flow.

Take comfort in the fact that sump pump maintenance is an almost-never kind of task.

Know where your sump pump hooks to your wastewater drain - it's a must, but it's easy. Just follow the white or black PVC or plastic line (about 1 1/2 to 2 inches in diameter) from the top of your sump pump to where that pipe hooks into a larger white or black drain line. Find the product label on your sump pump and get a little information off of it, such as what kind of voltage it uses (almost all use 110, but check anyway).

Find out the GPH, or gallons per hour, output on your pump. You may also need to know the "head" on your pump - the height to which the pump can push a stream of water. This will



be a problem only if you have a basement that's deeper than normal.

Follow the electrical cord to where it plugs in. One common problem with malfunctioning sump pumps is accidental loss of power (translation: Kids unplug it to run their race car track).

Test your sump pump by filling the sump hole with water. The pump is equipped with an automatic switch that senses when the water reaches a certain level and turns itself on - then it should clear most of the water from the pit, shutting off once the water drops below a certain level.

Feel the bottom of the pump and make sure there isn't a lot of sludge or foreign material around the grate on the bottom side of the pump (do this only when the pump is unplugged). Clear any blockage you find.



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