Insurance INSIGHTS

A newsletter of
The Kilmer Group
Helping you reach your goals
Risk Management • Insurance • Employee Benefits
800-472-8887 www.thekilmergroup.com
KEYSTONE

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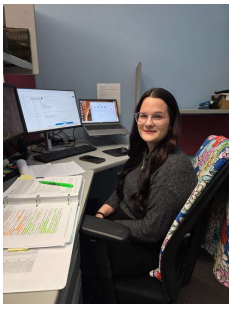
Inside The Kilmer Group

Congratulations



Senior Commercial Lines Account Manager, Lindsey B., completed a six month course in Cyber Risk Management, providing specialized training in cyber threats so she can help businesses recognize their cyber exposures and find ways to protect themselves through insuurance and risk management.

Kerrigan from our select/personal lines team tied the knot with her best friend, Kadyn, in September.



Welcome



Please join us in welcoming our newest risk advisor, Matt W. He is helping new and existing clients find the right insurance to fit their specific needs. With his bachelor's degree in finance and seven years of service in the military, Matt knows how to treat his clients with respect and understands the importance of making every dollar count.

COMMUNITY



Our team was serving up hot pizza again this year at our local firemen's carnival, held in August. They all volunteered their time and we appreciated it and so did the Wyalusing Volunteer Fire Company!



The Kilmer Group was among the major sponsors of the 31st Annual Twin Tiers Golf Fore Kids' Sake golf tournament - a fundraising event for Big Brothers Big Sisters of NEPA. It was held on September 11 at the Towanda Golf Club. Not only were we sponsors, but we also had a few guys in the tournament.

FEATURE Article: *Halloween Safety*

Halloween is a fun night for everyone, but a few simple precautions can help keep trick-or-treaters safe and may help prevent an unexpected liability claim.



Property Safety: Keep sidewalks, steps, and walkways clear of obstacles, and make sure they're well lit. Check for uneven surfaces or anything that could cause a trip. When handing out treats, stick with simple, age-appropriate candy.

Costume Safety: Make sure costumes don't block a child's vision or drag on the ground. Choose properly fitting shoes and consider reflective materials to help children stay visible.

Adult Supervision: Young children should always be accompanied by an adult. Remind trick-or-treaters to walk, use sidewalks, and cross streets safely.

A little preparation can help make Halloween safe, fun, and worry-free for everyone!

INSURANCE *Tips and Things*



Creating a **home inventory** doesn't have to be complicated. A simple smartphone video or checklist can help you document your belongings for insurance purposes and make it easier to recover after theft, fire, or another unexpected loss.

Use this simple framework:

Go room by room. Start at the front door and work through each room systematically so nothing is missed.

Record your valuables. Use your smartphone to take photos or a slow video of furniture, electronics, appliances, jewelry, collectibles, tools, and other valuable items.

Capture important details. When possible, record the brand, model, serial number, purchase date, and approximate value. Take close-up shots of receipts, serial numbers, or identifying features.

Keep a written checklist. For higher-value items, note the item description, estimated value, and any supporting documentation.

Store the inventory safely. Save the video, checklist, receipts, and photos somewhere outside your home, such as secure cloud storage or another protected location.

Update your inventory whenever you make a significant purchase or get rid of a valuable item.

Quick tip: If you're short on time, start with the most valuable items and work your way down. Even an incomplete inventory is better than having no record at all.

What can we do for YOU? Call us and let's find out! 800-472-8887

CYBER Education:
If it can happen to us, it can happen to you



We received an email to the agency inbox asking to have someone contact them to discuss insurance coverage. In this case, the email came from another carrier with a contact email for the fraudster. Everything looked legit at initial glance.

When one of our account managers contacted the person, they responded very quickly but only wanted to meet via Google Meet instead of a phone call, and sent suspicious-looking links.

Correctly, our team member became very suspicious of the links. Our IT team believes the imposter was trying to install some sort of monitoring software on our computer rather than steal any credentials. This appears to be a less common form of a phishing attempt.

The moral of this story...train your team well so they can spot the red flags of a phishing attempt.

KNOW the Lingo: *Replacement Cost*

Replacement cost is the amount it would generally take to repair or replace damaged property with new materials of like kind and quality, without deducting for depreciation.

For example, if a covered loss damages your roof, replacement cost coverage may help pay the cost to replace it with a comparable new roof, subject to your policy's terms, conditions, deductible, and coverage limits.

Replacement cost is different from actual cash value (ACV), which typically considers depreciation based on the age and condition of the property.

Understanding the difference between replacement cost and ACV can help you better understand their homeowners policy coverage so you can make informed decisions when reviewing your insurance policy.

SEASONAL Spotlight:

Taking Advantage of Daylight Saving Time



The November time change can be a good opportunity to reset routines and make the most of the earlier daylight.

- Get an extra hour of sleep. Use the first night to catch up on rest rather than staying up later.
- Start your morning earlier. Take advantage of the earlier sunrise to ease into the day.
- Get outside in the morning. Take a walk, have your coffee outdoors, or simply spend a few minutes in natural light.
- Exercise earlier in the day. The earlier daylight can make morning or lunchtime workouts easier.
- Start a new morning routine. Use the extra morning light for reading, journaling, stretching, or a quiet breakfast.
- Tackle outdoor chores. Use the earlier daylight to finish yard work, gardening, or other outdoor projects.
- Spend time with family. An earlier start to the day can create more opportunities for weekend activities.
- Adjust your evening routine. Since it gets dark earlier, use the evening for relaxing activities such as reading, cooking, or spending time with friends.
- Improve your sleep habits. Use the time change as a reminder to establish a consistent bedtime and wake-up schedule.
- Prepare for winter. The time change is a good opportunity to check outdoor lighting, winterize your home, and prepare for shorter days.
- Plan enjoyable daytime activities. Schedule walks, errands, hobbies, or outings earlier so you're making the most of the available daylight.
- Use the change as a reset. Pick one healthy habit—such as exercising regularly, eating breakfast, or going to bed earlier—and use the new schedule as a fresh start.

Relationships are golden to us!



Our Pot of Gold referral program is our way of saying thank you to our existing clients and welcome to new ones! Here's how the program works:

- Refer us to a friend, family member, business partner, customer, or anyone else you know.
- If they call us for a quote, you get your name in a drawing for a $100 gift card to the restaurant of your choice. A winner is chosen every month.
- At the end of the year, all monthly winners will be entered into our grand prize drawing in December for a chance to win $400 cash.

It's that easy...
spread the word and be a winner!

Have insurance questions? Need an insurance quote?
Starting a new business and need coverage?

We're here to help you reach your goals!

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