

Bellows-Nichols News



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Between the Tires: Spring Driving Hazards

With winter weather taking a backseat you may be cranking up the music, rolling down the windows and thinking the roads are safe again. Unfortunately, that's not always true. Spring driving comes with a fair amount of hazards, including:

BLACK ICE - Temperatures often fall back below freezing overnight in the spring, causing melting ice and snow on the roadways to refreeze. Early morning travel can be slick and dangerous.

POT HOLES AND FROST HEAVES - Snow plows, salt, sand, ice, and snow buildup can damage the road surface over the course of the winter months. Slow down to avoid damaging your car on these hazards.

SPRING RAIN AND FOG - As the weather warms up we tend to see more rain, which means more water on the road, flooded roads, and the risk of hydroplaning. Drive cautiously, wet roads increase the time it takes to stop your vehicle. Fog also becomes a concern adjust your speed accordingly.

ANIMAL ACTIVITY - Spring is a very active time for many animals. Dusk and dawn tend to be particularly active times of the day for a lot of animals, including deer, moose, and bear.

INCREASED TRAFFIC - It's not just other cars and trucks on the roads. Cyclists, motorcycles, and pedestrians will become a more frequent sight as the temperatures rise. Road work also tends to pick back up, so be aware of crews working in or near roadways.

Stay alert to the challenges of spring driving. By putting safety first, you'll be able to enjoy the ride!

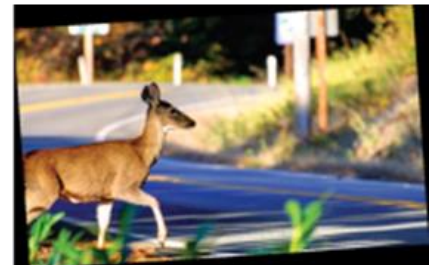
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Our offices will be closed on May 27, 2019 in honor of Memorial Day.

Daylight Saving

In 1908, the residents of Thunder Bay Canada first used Daylight Saving Time (DST) when they turned their clocks forward by 1 hour to start the world's first DST *period*. Other locations in Canada soon followed.

During World War I Germany and Austria were the first countries to start using DST by turning their clocks ahead by one hour in April of 1916. They began this time change in order to save fuel for the war effort. After the war, many countries went back to using the standard time although most of Europe went back to DST during World War II.

The United States officially established the practice of setting clocks forward by one hour in the spring with the Uniform Time Act of 1966. There are places in the U.S. that have not adopted this Act such as Arizona (with the exception of the state's Navajo Nation), Hawaii, and all of the U.S. external territories.

In the United States, DST starts on the second Sunday in March and ends on the first Sunday in November. The time change takes place at 2:00 a.m. local time.

Over 70 countries worldwide now use DST!

References:

Daylight Saving Time – DST – Summer Time. (2019). Retrieved from <https://www.timeanddate.com/time/dst/>

Daylight Saving Time. (2019). Retrieved from https://en.wikipedia.org/wiki/Daylight_saving_time

Daylight Saving Time Sets off Spring Cleaning-and a Safety Check. (2019). Retrieved from <https://www.trustedchoice.com>



Sunday, March 10th 2019

Really Ravishing Recipe & Creative Craft



Ingredients:

½ cup Mini Marshmallows

¼ cup Butter

¾ cup Chow Mein Noodles, broken into 1 inch pieces

Easter Nests

(www.allrecipes.com)

Directions:

1. Butter a 12-hole muffin tin.
2. Combine marshmallows and butter over medium heat in a saucepan stirring until the butter and marshmallows have melted.
3. Stir in the noodles, coat well.
4. Butter your fingers and press the mixture into the bottom and sides of the prepared muffin tin.
5. Refrigerate until firm.

The Greek Easter Egg Game (shared by Arlene Pollender)

April 28th family and friends gather for the Greek Holiday.

Directions:

1. Hardboiled eggs are colored red.
2. Everyone gets an egg. You hold the egg in your hand, facing one end up.
3. Holding firmly, hit the end of the egg held by a family member or friend and if your egg doesn't crack you keep going around the room. If your egg cracks you're out of the game then the next person in line goes and you have to eat your egg. If your egg stays intact, you win and you will have good luck all year long.



Short Term Rentals

Home Sharing: What do I need to know?

In today's culture, many people have adopted the convenience of "home sharing" or short-term rentals of their house to prospective vacationers. This can easily be done through popular sites such as Airbnb, FlipKey, Home Away, VRBO (Vacation Rentals by Owner), and more. Not only is it a convenient way to vacation today, it also provides additional income for the homeowner. But have you considered how renting out your home to others might affect your insurance policy? Below are some concerns and suggestions you may want to think through if you are conducting short term rentals of your house, or considering the opportunity.

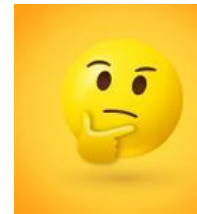
A homeowner policy assumes that the house is occupied *by the owner*. If you are not occupying the property as your primary residence, OR if you are renting out parts of your home to others, the following items could be excluded from your home insurance coverage:

- Coverage for the homeowner's contents
- Coverage for contents of your "guests" (roomers/boarders/tenants)
- Liability coverage (this means watercraft liability as well)

Renting your house or parts of your house to roomers and boarders means you conduct business on your premises. Business activities are specifically excluded from a homeowner policy unless added by endorsement.

Luckily, some companies are jumping on the short-term rental train and are offering additional coverage options to homeowners who find themselves in this scenario. The *Vacation Rental Endorsements* allow insureds to have the coverage they need while temporarily renting out their home, removing the business exclusion and restoring the necessary coverage.

Since every insurance company provides different types of coverage, you will need to check with your agent to see if it is an available option on your policy, prior to renting out your home. There are certain details your agent will need to know in order to insure your risk properly. Additionally, there are some restrictions to the endorsements that will need to be discussed. Reviewing options with your agent will ensure you understand the coverage details and restrictions of your short-term rental.



Frequently Asked Questions

Q: Does the color of my car affect my automobile premium?

A: No, the color of your vehicle does not affect your insurance premium. Companies use the vehicle ID number to identify its specifications (alarms, air bags, weight, engine type, etc.). These specifications contribute to the overall premium.

Q: Is flood covered on my homeowner policy?

A: No, flood is not a covered peril on your homeowner policy. In some cases it can be added by endorsement, but in the majority of cases you will need to purchase a separate policy in order to have flood damage covered.



Do you have a question for our agents? Visit our website to submit your inquiry!



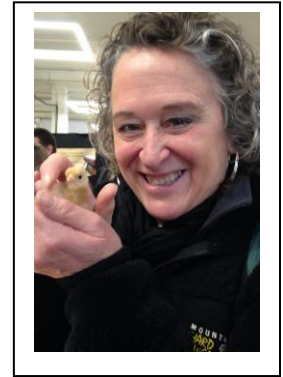
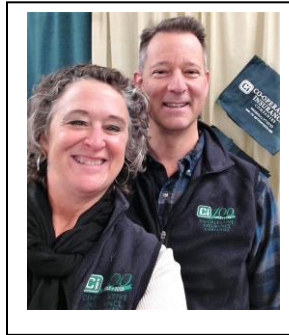
We're on the Web!
www.bellowsnichols.com

What have we been up to?



Ali with the NH Young Agents Committee

On January 15th the NH Young Agent Committee volunteered with the New Hampshire Food Bank to help sort through frozen foods and boxes of dry goods and household donations. The NH Food Bank is the only food bank in the state and they distribute goods to more than 425 charitable agencies all over NH. Volunteers are highly sought after as they make up the majority of workers at the bank. If you are interested in volunteering or making a charitable donation, visit their website www.nhfoodbank.org for more information.



Jeannette at the Farm and Forest Expo in Manchester, NH with our friends from Co-op Insurance



Bellows-Nichols Agency

Since 1836, Bellows-Nichols Insurance has been serving residents in the Monadnock Region with home, auto, business, health, and life insurance. Our main office is in **Peterborough** with branches in **New Ipswich, Hancock, Jaffrey, and Antrim** for your convenience.

As an independent agency, we represent many A-Rated Insurance Companies, which gives us access to competitive programs.

New Ipswich

670 Turnpike Road
New Ipswich, NH
(603) 878-4860

Hancock

27 Main Street
Hancock, NH
(603) 525-3342



Jaffrey

8 Main Street #9C
Jaffrey, NH
(603) 532-5600

Antrim

26 Main Street
Antrim, NH 03440
(603) 588-3600

A great compliment from you would be a referral to your friends and family!