

Bellows-Nichols News



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It's time for Spring Cleaning! Are you ready?

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Protecting your home or commercial buildings by periodically tidying up can help prevent a loss. Nobody likes a "to-do" list, but we've made a simple checklist to get you started.

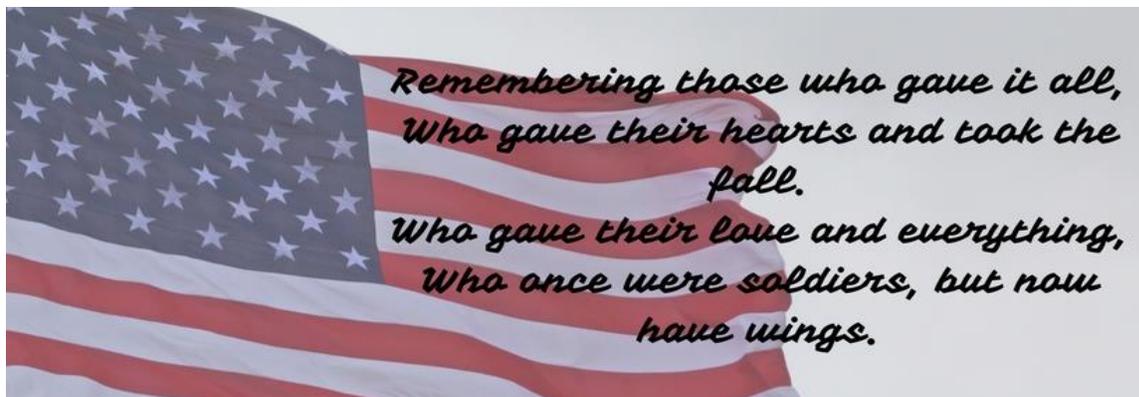
- ✓ Trim back tree branches and bushes from buildings to prevent overgrowth.
- ✓ Remove moss and mildew from roof and siding.
- ✓ Clean gutters of leaves and debris, and be sure downspouts are positioned away from the building.
- ✓ Clean outdoor light fixtures of dead bugs, cob webs, nests, and debris.
- ✓ Clean out your dryer vents.
- ✓ Replace air conditioner filters.
- ✓ Tighten handrails and stair treads that may have come loose from heavy snow and ice.
- ✓ Protect objects in your basement from water damage by storing them on concrete blocks or wood pallets.
- ✓ Schedule a cleaning for your heating system.
- ✓ Have your chimneys cleaned of soot and creosote build-up.
- ✓ Change batteries in all smoke and carbon monoxide detectors.
- ✓ Charcoal can help absorb musty smells. Use an open bag of charcoal to deodorize damp spaces.
- ✓ Begin using a dehumidifier to dry out damp areas such as your basement or garage.

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

Memorial Day Tribute



Travel Insurance

Are you planning your next summer vacation? Vacations can be costly, so let us help you protect your investment with Travel Insurance!

What happens to your deposits and pre-paid costs if you have to cancel your vacation due to an unexpected illness, accident, terrorist incident, or natural disaster?

What if your luggage is delayed, damaged, lost or stolen?

Do you have medical coverage to provide emergency evacuation or repatriation?

What if you missed your flight, cruise, or tour?

The average cost of Travel Insurance is \$133*. At such a minimal expense, don't you think it's worth it to factor in peace-of-mind to your overall vacation cost? We are here to help! Contact us for a quote today or visit www.sevencorners.com for more information.

**Cost shown is based on a per-person premium. Rates vary depending on age of traveler, destination and length of trip, coverage package selected, medical factors, and other variables.*



Really Ravishing Recipes

Deviled Eggs for Easter

Ingredients:

8 Large Eggs

1 Tbs. Dijon mustard

1 Tbs. minced shallot

1/3 cup light mayonnaise

1 Tsp white wine vinegar

Coarse salt and ground pepper

Paprika, for garnish

Directions:

1. Add cold water to a medium sauce pan to cover eggs by 1 inch. Bring to a rolling boil. Remove from heat and cover. Let stand 12 minutes. Drain and run eggs under cold water to cool them.
2. In a medium bowl, mix together mayonnaise, mustard, vinegar, and shallot.
3. Peel eggs and cut in half lengthwise. Remove the yolks, leaving the egg whites intact.
4. Transfer yolks to a mixing bowl and combine with mayonnaise mixture. Add salt and pepper to taste.
5. Mound yolk mixture into the egg whites. Cover and refrigerate up to 8 hours.
6. Sprinkle with paprika just before serving.



Patriotic Triple Berry Trifle for Memorial Day

Ingredients:

(Two) 3.4 oz. packages of instant vanilla pudding

4 cups of milk

12 oz. angel food cake (prepared and cut into pieces)

1 cup strawberries, sliced

1 cup blueberries

1 cup raspberries, halved

12 oz. Cool Whip

Directions:

1. Make pudding according to the directions on box.
2. Add half of the angel food cake pieces to the bottom of your trifle dish.
3. Top with half of the pudding mixture.
4. Top pudding with 1/2 cup of each kind of berry.
5. Top berries with half of the cool whip/whipped cream.
6. Repeat steps 2-5.
7. Finish off trifle with additional berries on top.
8. Refrigerate for about 2-3 hours, until ready to serve.

Concord Hospital's Rock N' Race

Since 2011, Bellows-Nichols has been a proud supporter and participant of Concord Hospital's Rock N' Race. On May 17, 2018 a team of our employees, family, and friends will be walking and running to help raise money for cancer research. Will you help us raise funds by supporting our team?

We would love to partner with you! Visit our donation page to learn more.

<https://giveto.concordhospital.org/events/rock-n-race>



Special Olympics New Hampshire



Ali was part of the Special Olympics event on March 5-6, 2018 that occurred in Waterville Valley, NH along with other wonderful volunteers from the Young Agents Committee.

As stated on Special Olympics New Hampshire site, they provide year-round sports training and athletic competition in a variety of Olympic type sports for children and adults with intellectual disabilities.

There are approximately 3,600 athletes that participate in the Summer and Winter competitions.

If you are interested in being involved with the local program as an athlete or volunteer, you can contact Special Olympics at (603) 624-1250 or SpecialOlympics@sonh.org.

Frequently Asked Questions

Q. In regards to my house value: What is the difference between Replacement Cost valuation and the Town/City Assessment?

A. Replacement cost is replacing your covered building with materials and labor at today's cost of construction. This valuation also includes the cost for debris removal. The city/town assessments are valuing your building(s) "as-is" and includes depreciation. This is the reason your insurance company has a higher value on your home or building than the tax assessment does. Additionally, if you do not insure to the replacement value calculated, a co-insurance penalty could apply to a loss, causing a considerable decrease to the amount the insurance company pays towards a claim.

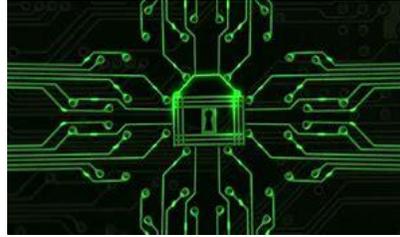
Do you have a question for our agents? Visit our website to submit your inquiry!



Cyber Liability

Just about every business has personal information of others. Does your business collect any of the following forms of information?

- Social Security Numbers
- Bank Information
- Drivers Licenses
- Medical Information
- Credit Card Information



If you said “yes” to any of the items listed above, **YOU HAVE AN EXPOSURE TO CYBER LIABILITY!**

Consider these two examples of cyber liability claims, **can you afford such a loss?**

- ❖ A dental practice had patient records exposed, costing the practice **\$33,000** for breach response and notification to the individuals affected.
- ❖ A restaurant suffered a breach of credit card information, costing **\$24,000** in audit expenses and **\$75,000** in fines and penalties from the credit card companies.

The resulting actions to correct a cyber breach are costly. Contact our commercial department today for a quote to protect your business assets!



Jane Farris ext. 313 Bethany Willett ext. 318 Cathy Casale ext. 315 Julia Letourneau ext. 201

Bellows-Nichols Agency

Since 1836, Bellows-Nichols Insurance has been serving residents in 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 agent, 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!