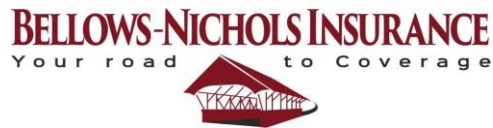


# Bellows-Nichols News



**PO Box 299 • 10 Main Street • Peterborough, NH 03458**

**P. (603) 924-7155 F. (603) 924-9173**

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## Health Insurance

**The Affordable Care Act Open Enrollment Period** (as defined by the Federal Government) is *“the yearly period when people can enroll in a health insurance plan.”* **Open Enrollment** for a January 1<sup>st</sup> 2019 effective date is estimated to be November 1, 2018 to December 15, 2018.

This period allows an individual to enroll in a health plan that he/she is interested in purchasing on his/her own. If you do not currently have health insurance through another source, ACA Open Enrollment is the time to enroll in a health plan. Most importantly, if you do not have health insurance now and wait until after the December 15<sup>th</sup> deadline, you will be unable to enroll in a health plan thus causing you to be uninsured for an entire year (unless you can find coverage through your employer or another source).

You cannot purchase a health insurance policy whenever you like. You must buy coverage during the enrollment period. This is just one of the many components of ACA Open Enrollment. There may be certain qualifying events that allow you and your family to sign up for health insurance outside of the enrollment period. If you experience certain **qualifying life events** such as marriage, childbirth, and other major happenings, you may be eligible.

If you have questions regarding the ACA Open Enrollment Period, please give Tim McMahon a call in our Peterborough office (603)924-7155. He will be happy to schedule an appointment to discuss your health care options!

### Inside This Issue:

Driver's License #s	2
Ravishing Recipes	2
Payment Tips	3
FAQs	3
Community Events	4
Welcome New Agents 4	

### ***Our agency offers other specialty lines of coverage:***

#### **Life Insurance**



**Jared Rose**

Phone: (603) 566-3504

[jaredrose@financialguide.com](mailto:jaredrose@financialguide.com)

#### **Supplemental Insurance**



**Melissa Longval**

Phone: (603) 769-1120

[melissa.longval@combined.com](mailto:melissa.longval@combined.com)

## NH Driver's License Numbers

As of October 2017 driver's license numbers for NH residents were changed to random numbers. The state of NH has done this to help prevent identity theft.

The new license numbers now start with a three letter code, "NHL" for an operator license, "NHN" for a non-driver ID, or "NHV" for a voter ID.

If you obtain a new license or renew your existing one, please advise your agent and she will update your policy accordingly. Not having an accurate license number listed on your file makes it impossible for the insurance companies to run motor vehicle reports, which means you may be charged inaccurately on your policy renewal.



## Really Ravishing Recipes



2 ½ cups all-purpose flour  
 2 cups white sugar  
 1 tablespoon pumpkin pie spice  
 1 teaspoon baking soda  
 ½ teaspoon salt  
 2 eggs, lightly beaten  
 1 cup canned pumpkin puree  
 ½ cup vegetable oil  
 2 cups peeled, cored, and chopped apples  
 2 tablespoons all-purpose flour  
 ¼ cup white sugar  
 ½ teaspoon ground cinnamon  
 4 teaspoons butter

### Pumpkin Apple Streusel Muffins (www.allrecipes.com)

Directions:

1. Preheat oven to 350 degrees F (175 degrees C). Lightly grease 18 muffin cups or use paper liners.
2. In a large bowl, sift together 2 ½ cups all-purpose flour, 2 cups sugar, pumpkin pie spice, baking soda and salt. In a separate bowl, mix together eggs, pumpkin, and oil. Add pumpkin mixture to flower mixture; stirring just to moisten. Fold in apples. Spoon batter into prepared muffin cups.
3. In a small bowl, mix together 2 tablespoons flour, ¼ cup sugar, and ½ teaspoon cinnamon. Cut in butter until mixture resembles coarse crumbs. Sprinkle topping evenly over muffin batter.
4. Bake in preheated oven for 35 to 40 minutes, or until a toothpick inserted into a muffin comes out clean.

### Butternut Squash with Shallots and Sage

Directions:

1. Heat oil in a 12-inch heavy skillet over moderate heat until hot, but not smoking, then cook shallots and squash, stirring until shallots are softened, about 5 minutes.
2. Add broth, brown sugar, sage, and salt. Then stir until sugar is dissolved.
3. Simmer covered, stirring occasionally, until squash is tender, about 8 to 10 minutes.
4. Remove from heat and stir in vinegar, salt, and pepper to taste.



2 tablespoons olive oil  
 3 shallots, halved lengthwise, then cut crosswise into ¼ inch thick slices (¾ cup)  
 1 (1 ¾ lb.) butternut squash, peeled, halved lengthwise, seeded, and cut into ½ inch cubes (4 cups)  
 ½ cup reduced sodium chicken broth or water  
 1 tablespoon packed brown sugar  
 ½ teaspoon finely chopped fresh sage  
 ½ teaspoon salt  
 1 teaspoon balsamic vinegar  
 ¼ teaspoon black pepper

## Payment Tips

Did you know that waiting for a payment reminder notice from your insurance carrier can work against you and your payment history? When you receive your usual installment invoice from the carrier and decide to wait until you receive that second notice (a “pending-cancellation” notice), the company is forgiving and will process the late payment, including a late fee. However, the majority of insurance companies are now paying attention to how often a client waits for a pending cancellation notice. If late payment becomes a pattern and the policy cancels for non-payment, the company may decide not to reinstate coverage. Companies are becoming strict about the receipt of on time payments.

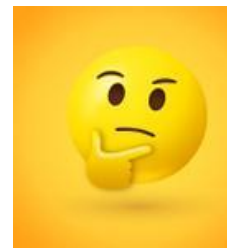
So please remember that the initial installment invoice is your due date – don’t wait for the second notice to come through! If the policy does cancel for non-payment of premium, it is more difficult to find replacement coverage with another company. You may end up paying a higher premium or having to pay your annual premium in full.

There will always be situations that cannot be avoided; vacations, illness, and death in the family, etc. In general, if an installment invoice is received it should be paid by the due date indicated. Many companies offer payment plans for your convenience including automatic deductions by EFT (electronic funds transfer). We encourage you to talk with your agent about the best plan for you!



We're on the Web!  
[www.bellowsnichols.com](http://www.bellowsnichols.com)

## Frequently Asked Questions



### How will a claim affect my insurance policy?

Submitting a claim to your insurance carrier is likely to result in higher premiums when your policy comes up for renewal. Your current policy may no longer qualify for a loss free credit.

Many companies look at the frequency of submitted claims and the amounts paid out to determine if you are eligible for coverage. If several claims (2-3 or more) are submitted within a few years' time, the company may non-renew coverage.

### What is a CLUE report?

A 'CLUE' Report is a Comprehensive Loss Underwriting Exchange report. It shows prospective insurance companies your claim history.



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



## What have we been up to?



Bellows-Nichols crew at the Antrim Community Supper



Tim & Laura at Bike Nite located at Bowling Acres

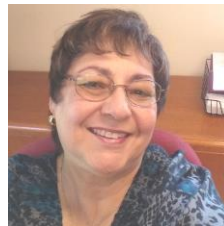


## Welcome New Agents!



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

Cyndi loves the outdoors and natural beauty of the Monadnock region. She lives in Jaffrey with her husband and has two grown children. She enjoys time spent camping, kayaking, and snowshoeing. Additional hobbies Cyndi enjoys include creating fused and stained glass, quilting, gardening, and trying new recipes. Cyndi joined the BNA team in May of this year and has 15 years of personal lines insurance experience.



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

Cheryl started her insurance career in 2003 at Bellows-Nichols. In 2006, she and her husband left New England and travelled across country landing in California where she worked for a small insurance agency. She returned to the East coast in 2012, working for an agency in Manchester, NH. Her favorite time of year is winter and the Christmas season. "Palm trees wrapped in lights are nice, but are not the same, there's no place like home." She is excited to be back at Bellows-Nichols and looks forward to assisting commercial lines customers in our community once again.

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