



GOTCHA Covered....

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WEB-SITE

www.ipsv.net

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Presidents Message....Gail Bradley, AAI, CPIW, DAE

Well hopefully we have seen the last of the snow storms and we will not have to cancel another meeting like we did last month - I am sorry to have missed that program but maybe Pam can get Dr Blankenship next year to speak to us.

As long as we are talking about snow and cancelled meetings - perhaps we should discuss not meeting in January & February instead of not meeting in July and August - keep that in the back of your minds for us to discuss. We are supposed to meet 10 times a year so that leaves us with 2 months that we do not have to meet.

Jeannie, Patsy, Brenda and I will be attending Regional Conference shortly after our March meeting. We will come back rejuvenated and with lots of new ideas to share with you.

Donna has a great speaker for our March meeting - Jeffrey C Dohrmann Esquire with the law firm of Rieders, Travis, Humphrey, Harris, Waters & Waffenschmidt in Williamsport - what a mouthful! I am sure that we will enjoy his presentation - invite a guest to join us.

I would also like to thank Donna for

presenting our donation to the Women's Center since we did not meet last month. Remember to continue to bring your donations to each meeting as we continue to support them throughout the year.

Check out our website each month for upcoming events and changes that have been made to the website. We have a new website sponsor in Safelite. Good job in recruiting them Donna. If you have an ideas for sponsors let Donna know a name and contact number or address.

Enjoy the anticipation of Spring's arrival.



Secretary Minutes....Patsy Lachat, AAI, CPIW

Association Monthly Meeting

Due to the inclement weather, the monthly meeting was cancelled. To review the minutes from the January, check the IPSV website, www.ipsv.net.

Legislative....Patsy Lachat, AAI, CPIW

We will be hosting a Breakfast meeting with Representative Richard Mirabito, 83rd Legislative District, Lycoming County, PA House of Representatives, on Friday, April 24, 2009, 8:30am, at Portabella's. As I said in my email, it will be interesting to hear from a "rookie" after his first 3 months in office. If you plan to be there, please email me so I can get a count.

If your agency or company is a member of Insurance Agents and Brokers of PA, you should check out their Weekly News & Information email. The following are excerpts from the week of 2/12/09:

IA&B's new Political Action Center kicks off

IA&B is proud to announce the launch of its brand-new, revamped Political Action Center. If your agency is a member, take a tour of this IA&B web site extension, which serves as your catalyst to get politically engaged with IA&B.

The Political Action Center is an added member benefit, allowing you to quickly get up-to-date on the latest legislative developments both in your state capitol and in Washington. A convenient feature allows you to contact your elected officials using easy-to-use templates discussing issues where we need your voice as an independent agent to be heard.

The new web site brings an added dimension to IA&B's advocacy efforts, complementing existing lob-

bying, grassroots, and AgentPAC programs.

Visit the Political Action Center now to learn about the issues and legislation that impact independent agents.

Register now for the 2009 Big "I" National Legislative Conference

Speaking of political action, don't forget that a registration form is available on IA&B's web site for members to register for the 2009 Big "I" National Legislative Conference held in Washington, DC on April 29th and 30th. You can access the form on the website. Simply fill it out, mail or fax it back to us, and we'll take care of the rest.

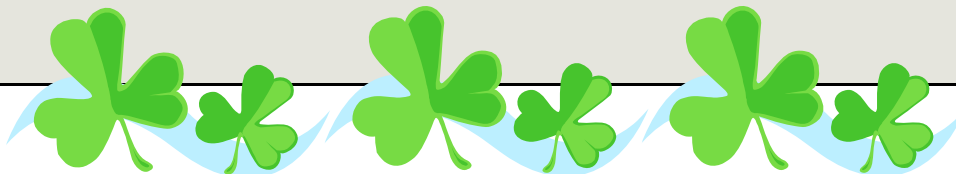
The event will only take 24 hours of your time. Beginning the afternoon of April 29, it starts with a legislative briefing session followed by a private reception for members that evening hosted by IA&B. On April 30 we'll travel to the Capitol to meet with key political leaders from your state.

All of the planning is done for you and we'll brief you on the issues to prepare you for the legislative visits. And, as you've read in Agent Headlines, federal regulation is expected to be the front-burner issue of the conference.

Also remember that your hotel room for the night of April 29th and your registration fee is paid for by your Association! All you need to cover is transportation for yourself to and from Washington. Space is limited, so complete your form today.



St. Patrick's Day is an enchanted time - a day to begin transforming winter's dreams into summer's magic. ~Adrienne Cook



Membership....Donna Coombs, LUTCF, AAI, CPIW

We now have **TWO** sponsors for our website – check it out at www.ipsv.net. Jeff Dugan, the local area sales manager for Safelite & Diamond Glass is very impressed with our website and sent a glowing email that he has given us permission to use in our efforts to obtain a few more sponsors. He said “The ad is fantastic and a bargain!... your website looks like your group really has their act together... I am really happy you asked for my participation!” So cudos to all – especially Gail and her nephew, Austin – they are responsible for our great website. I will put this quote in our sponsor solicitation letter and see if it convinces another potential sponsor or two.

Since we were snowed out in February, I had the pleasure of delivering the proceeds of our holiday Chinese auction to Kathlene Russell at the Women’s Center on February 27th. They have taken a big hit in their normal funding recently, so she was even more pleased with our

modest donation. **NOTE:** I will have the half filled “clothes basket of paper/cleaning supplies” in my car. Please bring your donations to fill it so I can deliver it to the shelter.

Since it is my committee’s responsibility to obtain the speaker for our March meeting, it is with pleasure that I ask you to join me in welcoming Jeff Dohrmann, Esquire. Jeff is a long time attorney from Williamsport, and he will talk about gender discrimination in the workplace along with other real examples of “employment practices liability” to illustrate why we should be offering this coverage to our commercial insurance clients. Jeff is also an actor and founding member of the Actor’s Group whose home stage is Williamsport’s Club Z. Last summer, I had the opportunity to see him as Father Flynn in the play, Doubt, which is now an Oscar nominated movie. So this will be a great meeting to bring a guest & potential new member! See you all on the 18th!

Education....Dee Musgrave, CISR, CPIW

Pa Homeowners Coverage

Legal Brief

Mitsock v. Erie Insurance Exchange. Pa Superior Court decided 10/11/06

Facts:

A daughter and her fiancé moved in with her mother upon becoming engaged. The fiancé rented a unit at a storage facility, where he stored personal belongings. The mother and her daughter also placed items in the unit. The unit was destroyed by fire, and all three made claims for their losses under the mother’s homeowner’s insurance policy with Erie.

Erie paid the claims of the mother and daughter, but denied the claims of the fiancé. The policy provided coverage for those “in the care of” the insured, and Erie claimed that this did not pertain to the fiancé.

Procedure:

The trial court held that the phrase “in the care of” was ambiguous and, as such held against Erie.

Erie appealed this decision to the Superior Court.

Issue:

What defines whether an individual is “in the care of” an insured, so that the individual can collect benefits under the insurer’s policy?

Holding:

Safety.... Jeannie Upright

Handling Fine Art Losses:

For years the insurance industry handled fine art losses by offering a check to the policyholder for damage and loss of value. Now that the industry is becoming aware of the technological advancements in the field of fine art restoration, the past settlement procedure is changing. The industry is aware that restoration is possible at a fraction of the value of the original object. The yearly savings to the insurance industry is in the millions.

Another aspect of this new approach in handling fine art losses, are the benefits to both parties. Fine art restoration has the advantage of saving the insurance company thousands of dollars while the policyholder gets their cherished piece back in pre-damaged condition

In many cases, family heirlooms, pictures and other memorabilia are literally priceless, since replacement is not possible. Such pieces usually have a significant sentimental value to the insured, above and beyond financial value. Helping an insured restore such items may be the most appreciated service an insurer can provide.

Procedures for fine art loss:

*After a fire and water loss, always take the art out of the damaged environment as soon as possible.

*Only move the items if you are knowledgeable in the proper handling of damaged property.

*Never lean water damaged items upright, lay them flat. If they are stacked vertically the water runs to the bottom and causes further damage.

*Never wipe the surface of a wet painting or picture.

*If chip losses have occurred, place the pieces in an envelope and attach it to the frame

*Never assume an object is a loss. There are treatments available for conditions that appear irreversible.

Types of items that can be restored: paintings, works of art on paper, photographs, documents, textiles, tapestries, sculptures, frames, gilded artifacts, and murals.

Excerpts from ServiceMaster Restoration Report-written by Heather Baker, VP The Chicago Conservation Center

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We are on the web
www.ipsv.net

State Council on the Web
www.naiw-pa.com



Charity Up Date

The following are items that are desperately needed, please include these in your weekly shopping list and bring to our monthly meetings.

- Feminine products
- Toiletries – soap, shampoo, toothpaste, etc
- Cleaning supplies such as cleansers, Lysol based products (germ control)
- Antibacterial wet wipes
- Laundry detergent
- Garbage bags
- Fresh fruits and/or vegetables

Donna will be happy to collect at our meetings & drop off at the center, next day.

THANK YOU FOR ALL THE ITEMS THAT HAVE BEEN BROUGHT IN, KEEP IT COMING!

Upcoming Events....

Association Meeting	March 18, 2009
Regional Conference	March 22-25, 2009 Niagara Falls, NY
Association Meeting	April
National Conference	May 27-31, 2009 New Orleans, LA

Program & Menu....

March 18th dinner meeting to be held at Portabella Catering with dinner being served at 6:00 PM.

Please e-mail Jeannie at ottiss98@yahoo.com to make your reservations by March 12th. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

Birthdays....

March -
3/30 Patsy Lachat

Reminder....

- **Code your cell phone with your emergency contact labeled ICE, In Case of Emergency**
- **Be sure to check out our web site often, as well as the PA State Council web site and the National web site. Addresses on page 4**
- **Bring in your items for the Women's Center**
- **Save those aluminum soda and beer, etc., tabs for the Ronald McDonald House**

Education... Continued from Page 3

The fiancé in this case was not “in the care of” an insured, his future mother-in-law, and was therefore not entitled to her benefits.

Reasoning:

The Superior Court determined that the phrase “in the care of” indicates a level of support, guidance, and responsibility such as when an insured cares for a minor child or incapacitated person. It was noted the future mother-in-law did not owe the fiancé any legal, parental, moral or financial obligations. Instead, the fiancé was simply living with his future mother-in-law temporarily until he and the daughter could buy a house. For these reasons, the court denied benefits to him.

Comment:

Agents should be aware of this holding, and will need to advise accordingly in similar circumstances. If there is an adult relative living in the home, or a live-in boyfriend, or any other individual who does not appear to be “in the care” of the insured, chances are coverage will be denied under the homeowner’s insurance. Such individual will need to obtain separate and individual coverage.

Taken from the IA&B website.

DONNA PRESENTING PROCEEDS FROM CHINESE AUCTION TO KATHLENE AT THE WOMEN'S CENTER.

