

# Fredricksen Information Source

Volume 1, Issue 16

September 2005

## Back to business

Welcome back to the Fredricksen Information Source! We're nearing the changing of the seasons again, so it is only appropriate that there are some new developments within our



programs. Specifically, we're excited to unveil the new flood coverage that is automatically included with all eligible AIG Private Client Group Homeowners policies. (See page 2 for more information)

We've also got Mortality and Farm/Ranch articles to help educate you and your clients about coverages and tips for staying safe this summer.

As always, feel free to visit our website at [www.fredricksenins.com](http://www.fredricksenins.com) for information on all of our programs, along with printable copies of all present and past newsletters. Enjoy...

## *In This Issue:*

### Home Sweet Home 2

- Are your client's homes safe?
- AIG Offers Flood to CA Clients
- More ZIP Codes Now Open!

### Straight From the Horse's Mouth 3

- West Nile Virus 101
- Vaccinations: Present and Future

### Stable Times 4

- What is "Care, Custody or Control"?

### A Side of Ranch 4

- How to get a Lower Non-Equine Quote

### The President's Corner 5

### New Contest 5

## Reading someone else's "Source"?

If you received this newsletter indirectly, let us know so that we can add you to the e-mailing list. Send an e-mail to [billf@fredricksenins.com](mailto:billf@fredricksenins.com) and you'll start getting your very own copy of the "Fredricksen Information Source".



Obstacles are those frightful things you see when you take your eyes off your goal.

- Henry Ford

# Home Sweet Home

Homeowners Department with Rachel Hindle, Underwriter

## Are your client's homes safe?

In many situations, an individual's home and possessions are more secure within residences that are occupied full-time. In order to achieve this security and gain domestic service, many affluent clients will choose to hire private staff or caretakers for their properties. While this method of risk prevention can be effective, it is only as such when the private staff is trustworthy.

In order to better determine the credibility of any private staff, AIG Private Client Group offers complimentary background checks to all eligible members.

In addition to criminal history, the background investigation will verify education, credentials and references, to ensure the peace of mind of your clients and their families. The following are a few examples of private/domestic staff that can be investigated:

- Housekeeper
- Nanny
- Chef
- Driver
- Home Health Aid
- Gardener

There is currently no limit to the number of investigations

available to each client. The only limitation is that there can only be one investigation per each employee in question unless the results of the initial search are challenged.



All background investigations are carried out by Kroll

Inc.'s Background Screening Group, a leading provider of employee and vendor screening services.

For more information on AIG Private Client Group coverages and services, contact Rachel or Mark.

## AIG Offers Flood to CA Clients

Effective immediately AIG Private Client Group is including surface water and flood coverage in all new CA Homeowners policies. This new addition will come as a primary flood coverage in low to moderate-risk zones, and as a "Difference in Conditions" coverage for those in high hazard flood zones. Flood coverage will be added to renewals effective October 15, 2005.

Any additional cost to the policy should be negligible, with a statewide net rate change of less than 1%. For more information on AIG Private Client Group Flood and Homeowners coverage, contact Rachel or Mark.



## More ZIP Codes Now Open!

In addition to the previously acceptable locations, First American Specialty Insurance Co. is offering Homeowners coverage in the following re-opened zip codes.

92130, 92345, 92392, 92503,  
92509, 92553, 92563, 92705,  
93108, 94110, 94565, 94591,  
94605, 95758

Contact Rachel for more information.

# Straight from the Horse's Mouth

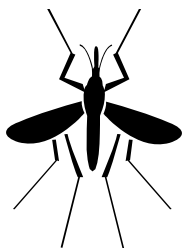
Livestock Mortality Department with David Hindle, Underwriter

## West Nile Virus 101

Year after year West Nile Virus continues to be a concern for many horse owners and insurers, and while there are steps being taken to eradicate the virus, it is essential that equine agents and their clients be as educated on the threat as possible.

West Nile Virus (WNV) is carried by infected birds and is transmitted by the mosquitoes that feed on them. The virus is not c o n t a g i o u s between horses and/or humans, and can not be transmitted by a mosquito that has fed on an infected horse.

After infection occurs, WNV causes inflammation or swelling of the brain and spinal cord. Swelling and increased pressure on nervous tissue causes diminished function that appears similar to other neurological disorders such as rabies, equine encephalitis and others. Among



the symptoms, the easiest to recognize include:

- Convulsions
- Partial Paralysis
- Stumbling or Falling
- Head Tilt
- Loss of Lip/Tongue Function

If your insured's horse exhibits symptoms that indicate WNV, immediately contact an equine veterinarian. It is also recommended that your client exercise caution, as rabies or other contagious diseases may look like WNV.

Free testing of suspected West Nile Virus cases is offered in CA and many other states. For more information, have your insured contact their local veterinarian.

While WNV does not cause symptoms in all horses infected, it is a neurological disease that claims the lives of 30% of those that become ill.

To successfully protect a horse from WNV, a two-sided plan must be enacted including vaccination (which can be seen

in the following article) and elimination of any mosquito breeding-sites.

To help eliminate mosquito reproduction in their area, it is recommended that your insured remove any stagnant water, as it could be used by mosquitoes as a medium for larval growth. Common locations of standing water include:

- Bird Baths
- Unused Tires
- Improper irrigation
- Ponds without fish

Dead Birds should also be removed from the property immediately. For free testing and disposal of dead birds in CA, call 877-WNV-BIRD (877-968-2473). For more info on WNV, visit the CDC at [www.cdc.gov/ncidod/dvbid/westnile/qa/wnv\\_horses.htm](http://www.cdc.gov/ncidod/dvbid/westnile/qa/wnv_horses.htm) or [www.westnile.ca.gov](http://www.westnile.ca.gov).

Through vaccination and mosquito eradication, your insured can significantly reduce their horse's and their own risk of WNV infection.

## Vaccinations: Present and Future

Peak mosquito season is upon us, and it's vital that your clients seek West Nile Virus protection for their horses. Today the leading WNV vaccines require immunization with following booster shots every year. For the time being, these methods are the most effective. For more information, contact your client's veterinarian.

With all vaccinations, however, there are minimal risks. In response to these risks,

*...first approved DNA vaccine in the world.*

the USDA has approved a West Nile Virus DNA vaccine which could prove to be much safer and more effective. This is a

huge step, as this is the first approved DNA vaccine in the world. The primary change in the new DNA vaccine is that it employs fragments of viral DNA that are less likely to cause infection.

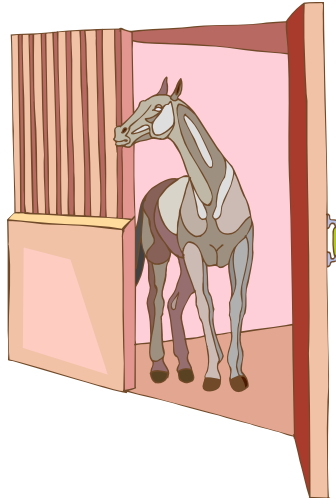
The new DNA vaccine should be on the market early 2006, and when it does, we'll bring you more details. Until then, continue the use of standard vaccinations.

## Farm/Ranch Department

# Stable Times

## What is "Care, Custody or Control"?

A horse that your insured was boarding for a client escaped its stall through an unlocked gate, and was injured in the process. When the horse's owner sued, your client lost thousands only because such a risk was not covered by their general liability policy. This vulnerability is all too common, and yet is relatively easy to avoid with a specialized policy called Care, Custody or Control (CCC).



CCC is a liability coverage designed for equine professionals who are responsible for the well-being of horses that they do not own. CCC coverage is an essential addition to the insurance portfolio of a wide variety of equine professionals. Some of the clients that would benefit from a CCC policy include:

- Trainers
- Breeders
- Boarding Facility
- Sales Barns
- Anyone responsible for showing or racing horses

CCC eliminates one of the more critical gaps in an equine professional's general liability policy. In the event of negligence, the policy will pay for damage to horses as well as any legal fees incurred from any related suit. Limits are generally applied on a per horse and per claim basis. The premium for a Care, Custody or Control policy is primarily determined by the number of horses under the care of your insured: ensuring that the premium will be competitive whether your customer occasionally boards a few horses or operates a large facility. All of FIS' Farm/Ranch carriers offer a unique CCC policy as an addition to a general liability policy. Rates, applications, and specifications differ with each carrier, call Mark, Rachel, or David for more information.

# A

## How to get a lower non-equine quote.

Completing a majority of the information on an application will yield the lowest available premium, right? Wrong. In most cases, you can save your customer money simply by completing their application in its entirety. However, there are some discounts available that require more information than is requested on the standard application.

The easiest way to supplement the application is to add currently valued loss runs. By providing loss runs for the past 3-5 years, the underwriter is provided with a current view of the account, allowing them to properly credit or debit the account.

An itemized diagram of the customer's property with supporting pictures help give the underwriter a better opportunity to assess the risk involved. If there is no information given, the underwriter can not allow the credits your client may rightly deserve.

If the application includes farm auto, it is best to include the complete VIN with the make and model of each vehicle. MVRs should also be included for all drivers that are to be on the policy.

Each individual carrier has their own specific information requirements. For carrier-specific details, please contact one of our Farm/Ranch underwriters.



# S

# i

# d

# e

# o

# f

# R

# a

# n

# c

# h

**See Page 5 for a  
New Farm/Ranch  
Contest.**



# THE PRESIDENT'S CORNER

Throughout our 19 year history we've had the pleasure of employing a number of excellent people within this organization. Sometimes they leave for greener pastures, sometimes they return to our fold. Recently both of these events have occurred. Lauree Jordan has moved on, while longtime employee Cindy Melcher, CISR, has returned.

In fact, Cindy has accepted the newly created position of Vice President of Agency Operations. Her many duties will include an assessment of agency procedures, thus assuring you and your clients prompt, professional help with your placement needs.

We may have additional staff introductions next month,

all with the goal of better service, better retention, and better relationships with all of you. Please feel free to contact Cindy directly with your inquiries.

On the AIG front, we will shortly be announcing another

expansion of our product line. Look for a special announcement soon.

As always, we sincerely appreciate your support and look forward to your next inquiry.

## NEW CONTEST!

A pair of movie tickets, or one of many gift certificates will be awarded to the broker of each and **every** new Farmowners policy bound during the months of October and November. You send us a bind order, we send you a gift certificate, it's as easy as that!



### Good Luck!

Check here next month for more updates and monthly specials.

*Questions or Comments?  
Contact Mark at  
markf@fredricksenins.com.*

**Fredricksen Insurance Services, Inc.**  
Phone: (951) 929-5845, Fax: (951) 929-3574  
Open Monday-Friday 7am-4pm PST  
www.fredricksenins.com

Department	E-mail Address
Administration	markf@fredricksenins.com
Farm/Ranch	cindym@fredricksenins.com
Homeowners	rachel.hindle@fredricksenins.com
Livestock Mortality	davidh@fredricksenins.com
Accounting	deniseu@fredricksenins.com
Underwriter Asst.	amiew@fredricksenins.com
Marketing	billf@fredricksenins.com

Here we are at the end of another newsletter, and I'm amazed at how quickly things are flying by. So here's my new quote: "Great works are performed not by strength but by perseverance."  
Dr. Samuel Johnson



As always, if you would like to be added or removed from the mailing list, please let me know at billf@fredricksenins.com. Thanks for reading...

Fredricksen Insurance Services, Inc.  
1600 E. Florida Ave. Suite 208  
Hemet, CA 92544