

# Insurance Insights

A NEWSLETTER FOR CLIENTS AND FRIENDS OF BCF GROUP, INC.

## Avoid the Damage of Winter

Many disasters caused by winter weather conditions can be prevented by taking a few simple steps. Although it's hard to think about such things during warmer months, it's important to be prepared when the colder weather arrives. It's hard to predict the weather in the future. However, long periods of low temperatures frequently experienced throughout history have proven that it's important to be prepared.

Regular homeowners policies provide coverage for ice dams, burst pipes, loss from fires and wind damage from snow or ice. When snow melts, it can cause serious damage to a home. One of the most common causes of catastrophic loss is winter storms. Although wind and hail are the most common causes of insurance claims, freezing and water damage follow close behind. It's important for homeowners to carefully review their insurance policies before winter arrives to understand what is covered. It's crucial to have ample coverage for rebuilding a home and replacing all the belongings in it. It's also helpful to consider purchasing sewer backup insurance.

There are several ways to prepare a home for winter and the damage it usually brings. Consider the following tips:

- 1. Clean out all gutters** - It's important to remove all sticks, leaves and debris. This helps the melting ice and snow flow smoothly. It also prevents ice collecting and forming a dam, which can result in water seeping into the house's ceilings and walls.
- 2. Keep trees and branches trimmed** - When branches hang over houses during the winter,

they're likely to accumulate snow and ice, which may make them break. Branches falling on homes can cause significant amounts of damage. They may also hurt people who enter the property.

- 3. Use gutter guards** - These guards are useful for preventing



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## Amazing Things Happening Here

At The BCF Group, our mission is to connect with people and make their lives easier. We are dedicated to standing behind that mission through action. This year, we reached new heights by offering outstanding educational opportunities, local support, and expanded service offerings. Check out some of the amazing things happening around here:

### Workers' Compensation

**Seminar.** Earlier this year, The BCF Group hosted Jim Devine of Devine Law Offices, LLC for a very educational discussion on **Best Practices for Reducing Worker's Compensation Costs & Exposures.** This interactive discussion provided attendees with great strategies for controlling worker's compensation costs such as putting together a

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## Welcome to the BCF Group, Inc. Newsletter! ●●●●●

Thank you for choosing BCF Group, Inc. as your independent insurance agency. I hope that you find this newsletter informative and helpful in determining the appropriate protection for your specific needs.

In this newsletter we welcome Melissa Albright and Terri Parmarter to our team. We also take a look at what our agency accomplished this past year.

If at any time you have any questions or concerns about your coverage's, please do not hesitate to contact our office.

**Organizational Purpose: We care for people - We serve people - We solve, or prevent problems for people - We make life easy for people**



### BCF GROUP

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# Vehicle Crash Avoidance Ratings Outline Systems Offering Best Value

The Insurance Institute for Highway Safety is responsible for rating performances of front crash prevention systems. They give ratings to systems with optimal or standard front crash prevention systems, and the ratings are basic, advanced or superior. The rating a vehicle receives depends on automatic braking and how it fares when tested at 12 mph and 25 mph. Superior vehicles can substantially avoid crashes, and advanced vehicles reduce speeds well or avoid crashes with automatic brakes. For a basic rating, a vehicle must feature forward collision warning technology that is in compliance with the National Highway Traffic Safety Administration's standards.

## Ratings

In their study, researchers tested luxury and moderately-priced midsize SUVs and cars. Seven of the vehicles earned superior ratings when they included forward collision warning technology and automatic brakes. The following vehicles made the cut:

- Subaru Legacy sedan
- Cadillac ATS sedan
- Volvo XC60 SUV
- Mercedes-Benz C-Class sedan
- Cadillac SRX SUV
- Subaru Outback wagon
- Volvo S60 sedan

There were six vehicles that earned advanced ratings when they featured forward collision technology and automatic brakes. These included the following:

- Acura MDX SUV
- Jeep Grand Cherokee SUV
- Audi A4 sedan
- Lexus ES sedan
- Audi Q5 SUV
- Mazda 6 sedan

There were 25 vehicles that earned basic ratings. When equipped with automatic brakes, three of those models earned higher ratings with forward collision warning technology. Experts say that frontal crash protection systems may increase the cost of a car by \$1,000 or more, and they feel that this data will help consumers decide which vehicles are worth that extra money. For crash testing, the institute considers head restraints, roof strength, the vehicle's front, the small overlap front, the vehicle's sides and its moderate overlap front. Ratings are based on

performances in all of these areas, and they are poor, marginal, acceptable or good.

For front crash protection, systems may have different names based on varying manufacturers. However, they fall into the categories of crash prevention or mitigation with automatic brakes and forward collision. When a forward collision system detects the vehicle is about to crash into another vehicle in front of it, an alert is sent. The system does not stop or slow the vehicle. There are some systems that work with automatic brake systems to reduce the vehicle's speed. It is important for drivers to know that while these systems may lower speeds, not all systems will ultimately prevent a collision on their own depending on the circumstances.

There are some systems that will completely stop a vehicle if a collision warning is not heeded. The reactions of some systems depend on whether the vehicle in front is stopped or moving. Experts say the point of automatic brake systems is to help drivers who are inattentive avoid smashing into the back of another vehicle. They point out that vehicles with the capability to brake for stopped or moving vehicles prevents the most crashes.

## Test Track

The institute also tests automatic brake systems through a series of five-minute runs. These runs are at speeds of 12 mph and 25 mph. Vehicles are driven toward non-moving targets that are supposed to simulate parked cars. The test vehicle's sensors monitor speed, collision time, lane position, braking and other information. Vehicles may earn as many as five points for automatic brake tests, but these depend on how much systems slow vehicles to keep them from hitting inflatable targets.

The cars and SUVs with the systems ranking the highest were able to drastically lower speeds for slower and faster movement. Most systems were able to prevent collisions at 12 mph. Experts say they want to help drivers find the most effective systems. They also mentioned that there was new criteria for the highest safety accolade. To qualify for the 2014 award, vehicles had to earn a superior, advanced or basic rating for front



crash prevention. In addition to this, they had to earn acceptable or good ratings for protection of occupants in small overlap front crash. Good ratings were also necessary for sides, moderate overlap front, head restraints and roof strength tests.

## Addressing a Different Kind of Risk

Insurance companies aren't the only ones who deal with risk. COBYS Family Services—one of BCF Group's nonprofit clients—faces risk on a daily basis.

Motivated by Christian faith, COBYS educates, supports, and empowers children and adults to reach their full potential. COBYS staff carry out this mission by providing adoption and foster care services for abused and neglected children; serving adults, couples, children, and families at counseling centers in Lancaster and Lebanon Counties; and partnering with church, school, and community groups to offer family life education programs for parents, teens, and children.

### So what's that have to do with risk?

Many of the children and teens we serve are considered to be "at-risk" for participating in harmful behaviors such as use of illegal drugs, tobacco, and alcohol; truancy; sexual promiscuity; and delinquency.

COBYS reduces these risks by educating parents on how to raise emotionally healthy children, counseling children and adults through tough times and, when necessary, placing children in temporary foster homes or with new "forever families" through adoption.

And you can help. COBYS

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good team, understanding new file developments, improving accident investigation, enhancing communication, evaluating cases, and refining Return to Work, and Compromise and Release (C&R) practices.

### Teen Safe Driving & Insurance

**Awareness Program.** The BCF Group hosted its very first **Teen Safe Driving & Insurance Awareness** program for teens 15-18 years old. This was an highly informative and eye opening program for both teens and parents. Our speakers included Jacy Good, a nationally known advocate for cell-free roads who serves as a board member of the national nonprofit organization for cell-free roads, FocusDriven. Jacy shared an incredible and impactful personal story with our attendees. In May of 2008 both of her parents were killed and Jacy was severely injured on the way home from her graduation ceremony from Muhlenberg College in Allentown, PA. The devastating wreck was caused by a teen driver distracted by a cell phone conversation. We also hosted Officer Matt Hess, an East Lampeter Township police officer and the School Resource Officer (S.R.O.) for the Conestoga Valley School District who shared the legal obligations and consequences of driving on the road. In addition, Dale Amspacher, a certified Driver Education instructor for A Safeway Driving School, provided practical safety tips, videos and stories for the teens. BCF Group's Michael Greiner provided a review of basic insurance policies and the impact of safe driving on controlling insurance costs. Our next Teen Safe Driving & Insurance Program will take place on Saturday, March 29, 9:00 am – 11:00 am for teens and their parents. If you are interested in more information, please contact Cindy Marshall at [CindyM@bcfgroup.net](mailto:CindyM@bcfgroup.net).

### Congressman Pitts

**Employer Forum.** In August, nearly

100 attendees gathered at the Eden Resort in Lancaster for an Affordable Care Act update and employer forum with Congressman Joe Pitts. In a Q & A format, Central Pennsylvania employers and business leaders were given the opportunity to discuss how the Affordable Care Act is impacting their businesses and their employees. Congressman Pitts who is also chairman of the Health Subcommittee, was able to share our local stories and suggestions with colleagues at the federal level.

### West Lampeter Community

**Fair.** In September, our team members worked together to set up a wonderful stand at the West Lampeter Community Fair. We had an incredible time interacting with the community, our clients, and other businesses. The BCF Group is planning to attend and sponsor other local activities across Lancaster in 2014!

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always is on the lookout for strong families who are ready to take a risk to help children in need. You can learn more about becoming a foster/adoptive resource parent at a monthly no obligation resource parent informational sessions. Upcoming dates are November 5 and December 3.

Not at a stage of life where you can consider caring for children? Then you can help by supporting COBYS ministries with your financial contributions. COBYS welcomes and relies upon donations throughout the year, but the ExtraOrdinary Give online giving campaign on November 22 is a special opportunity for donors to multiply gifts. Give to COBYS (or many other organizations) on that day through [ExtraGive.org](http://ExtraGive.org), and your donation will earn a portion of a \$250,000 matching fund.

You can learn more about the ministries of COBYS Family Services and how to support them at [cobys.org](http://cobys.org).

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- interference of water flow from debris.
- 4. Seal cracks and holes** - Caulk all holes and cracks to ensure that melted snow and wind can't enter the home.
  - 5. Keep steps and handrails safe** - It's important to ensure that steps and banisters are sturdy. If they accumulate snow or ice, they can contribute to serious injuries.
  - 6. Use insulation liberally** - Homeowners should add extra insulation to basements, attics and crawl spaces. When heat escapes through the roof, it contributes to ice and snow melting faster. As the moisture melts, re-freezes and accumulates, it can cause a roof to collapse.
  - 7. Maintain a warm temperature** - It's best to keep the thermostat at 65 degrees to prevent pipes from freezing. The temperature in the walls is always colder than the temperature in the house.
  - 8. Call the professionals** - The heating system should be checked and serviced every year to prevent fires. It's also important to ensure that smoke alarms are working. Carbon monoxide detectors are another valuable safety feature that should be placed in every home. In addition to this, homeowners should have a contractor evaluate the home for structural damage. It's best to identify and repair minor problems before they become a disaster.
  - 9. Be familiar with shutting off the water** - Homeowners should know how to do this, and they should know where their pipes are located. When pipes freeze, it's imperative to act quickly. When going away for an extended time, it's best to have someone look after the home or have a service professional drain the system.
  - 10. Add an emergency pressure release valve** - By adding this to a current system, homeowners will have a system that is protected against increasing pressure from frozen pipes.

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## Welcome our New BCF Team Members Melissa Albright & Terri Parmarter

Please join us in extending a very warm welcome to our newest members of the BCF team. Melissa Albright joined our Personal Lines group as Personal Risk Manager and Terri Parmarter supports our entire team as Receptionist and Office Assistant.

Melissa is responsible for the sales and service of our personal lines clients. Melissa maintains her Property & Casualty Insurance License in the state of Pennsylvania and holds a Bachelor of Science degree in Business Administration, Marketing from the University of Central Florida. A resident of Strasburg, Melissa is married to David and they have 4 children: Dawson, Gracie, Sydney, and Madelyn. She spends most of her time with her family. A Florida native, she has an inherent love for swimming, taking

trips to Florida, watching her children's activities, reading, and riding horses. Their family is involved at Calvary Church in Lancaster.

Terri is responsible for greeting clients in person or on the telephone and supporting the BCF Team with administrative functions. Her friendly voice and infectious smile help The BCF Group achieve our mission to serve others with compassion and respect. Terri is currently pursuing continuing education in the insurance industry. She is a graduate of Santana High School in Lakeside



Melissa Albright



Terri Parmarter

California. Terri is a resident of Lancaster and has five children: Audrey, Stacy, Emily, Kendra and Martin. She also has 15 grandchildren and 2

Chihuahuas. Terri enjoys watching and playing soccer, camping and spending time with her family. Her favorite activities include sewing, crocheting and reading.

Please join us in welcoming Melissa and Terri to the BCF Family.



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