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We at the J Philip Chubb Insurance agency would like to wish everyone a very prosperous 2017!!!! It has been 17 years since I wrote my first Family Entertainment Center policy. We have been very fortunate to have you and your franchise's business over the years and we will continue to strive to find you the best coverages- at the best pricing -that the industry has to offer. It is also our goal to maintain the high level of customer service you have come to expect from us. If you ever have any issues or concerns, please contact us immediately.

With that being said, we want to help keep your rates low and liability exposure to a minimum. With that in mind, we are going to begin a quarterly newsletter that will hi-light some areas that might have escaped your attention or knowledge because of the constant daily issues any franchisee has in running their operation. We will also bring to your attention some descriptions of the coverages that you currently have and the reasons behind them.

We want to make this newsletter as informative and relative to you as possible. We would appreciate any feedback from you and also areas that you feel we should address in future issues.

Wishing you all a very happy, safe and prosperous 2017!!!

Regards,

J Philip Chubb

[Visit our Website](#)

WATER DAMAGE CLAIMS PREVENTION

As you know, many of your facilities have very large flat roofs that can accumulate standing water in case of heavy rains. Drains can be clogged by all kinds of debris. Make sure that your landlord

periodically checks the rooftop to make sure all of the drains are working properly. We have had a couple of claims where the accumulation of water has caused the roof to collapse, causing loss of property and income to business owners.

EQUIPMENT MAINTENANCE

There are many things that you need to do to keep your equipment in the best working condition. As from the insurance point of view, we recommend that you follow ALL recommendations made by the manufacturer and only use their parts in repairing or maintaining your equipment. Even though you may save money in the short term with other solutions, you can hinder the ability of the insurance company to go back to the manufacturer for restitution in the case of an injury to a guest. Even though the recommended parts might not have prevented the injury from occurring, it does allow the insurance carrier to possibly subrogate the monetary damages from the manufacturer. That will help to keep your rates from increasing due to a loss.

NON OWNED AUTO COVERAGE

This is one of the coverages I get a lot of questions on---whether a franchise needs it or not. This protection is for you in case an employee or manager uses THEIR OWN PRIVATE PASSENGER CAR at your request in business related matters. Including, but not limited to, driving to the bank, office supply store, pick up pizzas or other supplies, etc. In case your manager/employee were to get into an accident that injured someone, you can be named in the lawsuit because the manager/employee was using their auto on your behalf. This coverage will defend and protect you to the limits of your general liability (and umbrella if you have purchased one) policy.

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