



*Dedicated to Serve!*

## Highlights:

- Welcome!
- Food For Thought...
- Q&A - Fallen Trees
- Reality - Flood Insurance
- Insuring to Value
- PA Construction Workplace Misclassification Act (Act 72)

**Trinity was founded on the core principle of *Service*. Our mission is to seek out and serve with the highest measures of morality, ethics and integrity. We don't simply want to be your insurance broker; we want to be your trusted partner. We want you to know that we are working for you, with you and with your best interest and our reputation first.**

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***Allow me to welcome you*** to the Second Edition of the Trinity Risk Services newsletter! These are exciting times for Trinity. If you are new to our newsletter family, we welcome you! If you are returning, we thank you for your support and interest.

***Food For Thought...*** There is no question that time does not stand still. Recently, while working on an exhibit involving photographic clip art that I had used in the past, I received a very clear reminder of how things have changed over time. Simple pictures of people working - in every day, typical jobs. Even though the shots depicted the images I was looking for, I could not, in good conscience, use them. Why you might ask? Because time has not stood still. With time typically comes advancement in technology, in processes and definitely we've experienced advancements in workplace safety. The images depicted workers involved in activities that, back then, were considered typical. But, by today's standards, the thought of an individual welding without a shield, without gloves, traffic directors without appropriate garb, etc. is no longer the norm or acceptable practices. We, hopefully, learn from our experiences. We look at risk differently today than how we looked at it in years past and, as a result, we strive to have safer work environments.

Our mission is to help you identify exposures to loss and assist you in determining measures and processes by which to mitigate or eliminate the exposures so that everyone goes home to their families at the end of the day.

Need help with your Workers' Comp exposures? We can help.

*Donna*

***Questions and Answers...*** With all of the inclement weather we've experienced as of late, there has been lots of chatter about fallen trees. **If a tree falls on my property, does my insurance policy respond?** Well, a lot depends on the wording within your specific policy, but generally speaking, there is limited coverage provided by *most* policies for removal of trees from the residence premises if it is a result of a covered/insured peril. In some states, such as PA, VA, TX, NC, the tree must first damage a covered structure in order for tree removal coverage to apply. If you find yourself in such a predicament, don't hesitate to contact your agent and/or insurance company and inquire. Trust the experts in the claims department to determine whether your fallen tree is a covered claim or not.

***Reality...*** Of the 4,000+ homes under water from the Mississippi River, only 376 of the residents had flood insurance.

The typical Homeowners policy does not include coverage for Flood exposures. Are you adequately protected?

