



The QUILL

NEWSLETTER

A Welcome Change



Change can be difficult. Change can be exciting. Change can happen instantly, or over time. And, as we look out the windows of our Main Street office in Cortland, we have seen tremendous changes in our downtown community.

It's been seven years since the first announcement of

the Downtown Revitalization Initiative grant that awarded \$10 million to improve our downtown. Some projects have been completed, while others are still in process. But the end of construction is in sight and we couldn't be more excited.

The changes have updated century old utilities with new water lines, new sewer lines, new electric lines, and a fresh understanding of what it takes to keep a historic downtown up and running. These changes have also put a spotlight on supporting our local businesses, as they have done their best to navigate the changing landscape and the business environment.

These months and years have had an impact on your local businesses. But one night out can have an impact too. You can sit and read all about the changes in the Cortland Standard while you grab a bite at Pita Gourmet or NY Bagel. Grab a new shirt at Bernards and a bouquet at Cortland Flower Shop, and have date night at the Community, Los Lagos or The Hollywood. Top it off with a drink with friends at Cortland Beer Company, Brix, Bru 64 or Hairy Tony's. The infrastructure under the roads will last another 100 years. Without your support, the businesses won't.

We'd like to thank you for your continued support of our agency, and we'll see you downtown!

Stephen D. Franco, CIC
President

If a Tree Falls in the Woods... Who Pays?

This summer the Central New York and Southern Tier area was ravaged with storms. Our offices were flooded with calls from our friends and neighbors who had trees come down on their, or their neighbor's property. But who cleans up this mess? It can be a confusing and difficult task, both physically and emotionally, and things can become especially tense when you discover that it's your neighbor's tree that damaged your house.



To make matters worse, many homeowners are surprised to discover that if a neighbor's tree falls on their house, it's usually their own homeowners policy—not their neighbor's—that will cover the cost of the damages. What follows are general guidelines for who pays what in various situations, but you should also check your homeowners policy for coverages and exclusions.

Your Property, Your Policy

Generally speaking, if your property is damaged, you are responsible for the damages. It doesn't matter if the tree or limb came from your property, your neighbor's property or even municipal property.

Keep in mind that a windstorm isn't anyone's fault; it's an act of nature. If a tree does damage your property during a windstorm, your policy will cover the damages. After all, that's why you purchased a homeowners policy—to protect yourself against unforeseen losses like a tree damaging your house.

Their Property, Their Policy

It might seem unfair that if it's your neighbor's tree that damages your home, you should have to pay. Fortunately for you, that standard applies both ways. If a storm rolls through and your tree falls and damages your neighbor's house, his or her insurance is going to cover the damages.

Negligence and Liability

So far, these scenarios have been fairly straightforward, but what happens when it wasn't a storm that felled the tree?

Instead, your neighbor's tree was hollowed out from years of disease, and he'd neglected to do anything about it. In fact, it was so diseased that you expressed your concern to your neighbor that it might topple over and damage your property. Unfortunately, one day, that's exactly what happens. What then?

(Continued on page 4)

Factors Affecting Your Car Insurance Rate



As a responsible motorist, you understand the importance of carrying the right auto insurance. These policies can establish versatile and robust financial protection for you and your family. However, purchasing and maintaining the right policy can be a significant expense.

Auto insurance rates have been in the news lately as they have increased throughout the country. These rate increases are being driven by a number of factors. The first is the cost to repair your vehicle. As vehicles have become more complex with sensors and cameras, the cost to fix them has gone up.

Another factor is simply the number of weather-related claims. An increase of severe storms has driven the number of wind, hail and flood claims up, costing insurance companies millions. With this in mind, you should take time to understand how the following factors may impact your rates:

- **Location:** Where you live and travel significantly impacts your auto insurance costs, as high-traffic areas and those with greater crime rates are considered riskier.
- **Vehicle details:** The car's make, model, age and value are analyzed by insurers as they determine your risk levels and the potential cost of repairing or replacing it.
- **Your circumstances:** You may list multiple parties on your auto insurance policy, such as your spouse and children. However, the ages of drivers may influence rates. As such, teenage drivers may lead to higher costs.
- **Driving records:** Traffic violations and accidents can make you appear more risky to carriers, leading to increased rates. Conversely, having a clean driving record may help you earn discounts.
- **Claims history** —If you haven't filed a claim against your auto insurance for an extended period of time (3 to 5 years), you may enjoy discounted rates. On the other hand, if you've filed multiple claims in recent years, it may be more difficult to find affordable premiums.
- **Policy details:** Various specifics of your coverage, such as your deductible amount, may influence your premiums.

In addition to the above, you can reduce your insurance costs by taking a defensive driving course, which can save as much as 10% with some companies. Contact us today to learn more about auto insurance and ensure you have suitable coverage at a competitive rate.

A&W – A Cortland Tradition

While everyone is looking to the future, the Souzas family can offer you a glimpse into the past. If you've lived in the Cortland area a while, then you probably have a favorite order at A&W, (Bacon double cheeseburger basket and a root beer), and a favorite hole at the golf course (the one with the cannon). The A&W brand was created by Roy Allen and Frank Wright back in 1919, but it's famous in Cortland thanks to the Souzas family.

The Cortland A&W, at 883 Route 13, has been in the Souzas family for nearly 60 years. Dino Souzas started the restaurant in 1965, and it has become a staple of the Cortland Community ever since. Dino's son Jimmy and his nephew Demetrios grew up there, learning the ropes and doing everything from mopping floors to delivering the meals and even making the secret recipe for the chili for the chili dogs.

"It's more than a just a business to us," Jimmy says. "It's something our family has grown up with, and we're proud to be able to share it with the community we love."

There are other A&W locations throughout Central New York, including Owego, Scranton and the Hudson Valley, but the experience at the Cortland A&W is unlike any other. The drive through still operates like a scene out of a 50's movie, as carhops deliver your food to your window. If you venture inside, patrons can place their order over the phone that dials directly to the kitchen.

Customer Spotlight



Part of the team at A&W takes a break and shows off the unique ordering system.

"Change is good, but some things are perfect just the way they are," Souzas said. "We continue to make updates to our restaurant and menu, but we work hard to keep the same family-friendly feel our customers have come to rely on."

After dinner, stop by the 18-hole mini golf course, the longest running course in Cortland County, which is a family tradition for many, serving as the backdrop for birthday parties, date nights or just a night out.

A&W is open every day of the week, from 10:30 a.m. to 10:00 p.m. To learn more you can visit the website at awrestaurants.com.

Discover Brewer's Kitchen & Taproom

– A Journey from Food Truck to Craft Beer Destination

What started as a humble food truck sitting along Route 13 in Dryden seven years ago, has blossomed into what is now Brewer's Kitchen & Taproom, providing a vibrant culinary hotspot. Founded by Riley Brewer, the establishment was born from a passion for quality food and exceptional craft beer.

"We believe that dining is not just about eating; it's about creating memorable experiences, and we've been committed to this philosophy from the very beginning," Riley says.

In 2018, Riley and a close friend took a bold step by completely renovating his mother's former clothing store. This transformation marked a significant turning point for Brewer's, allowing them to expand their offerings. Today, the taproom features a wide variety of brews from some of the best local and national breweries and a fresh, ever-changing menu.

The menu highlights high-end bar bites using fresh, locally sourced ingredients. Riley emphasizes the Taproom's adaptability, saying, "Our business is ever evolving, and we have no issues pivoting to the needs of our customers." This flexibility has allowed them to continuously innovate and improve their offerings, ensuring that they stay in tune with the tastes and preferences of the guests.

Moreover, Riley adds, "We pride ourselves on offering an experience unlike most. Between our backyard space, featuring a bar, large seating area, and a newly

Customer Spotlight



Brewer's Kitchen and Taproom can be found at 8735 Dryden Road in Ithaca

constructed corn hole area coming this spring, we seek to offer more than just a restaurant; we aim to create an attraction." This commitment to creating a unique environment ensures that every visit is enjoyable, whether you're there for a meal or just to unwind with friends.

You can visit them Tuesdays to Saturdays. For more information, check out their website at brewersithaca.com.

Getting to Know You

With the April acquisition of Tanner Ibbotson Insurance, we were lucky to welcome a group of friendly and knowledgeable insurance professionals. We're proud to introduce you to two of our new team members, Kristina and Aaron.

Aaron Craig

Aaron is from Dryden, and enjoys spending time with his wife & two daughters, and playing music.

Pets: Olde English Bulldogs. Cash & Presley.

Sports Teams: NY Jets. Syracuse Football & Basketball.

Favorite Drink: Iced Americano.

Favorite Vacation Spot: Myrtle Beach, SC

Food you hate: Fish/Seafood. Any creature that comes out of the water.

Celebrity you've met: Several musicians. My favorites were probably Corey Taylor from Slipknot and Vinnie Paul from Pantera (RIP).

Random interesting fact: Most weekends I can be found playing drums/percussion at local bars, restaurants and breweries with my longtime friend and bandmate, Rocco Rich.

What do you enjoy about insurance? The industry can be tough to understand and navigate. I enjoy being able to put a client's mind at ease and take that weight off their shoulders.



Aaron Craig

Kristina Foster

Kristina Foster

Kristina lives in Cortland, and enjoys doing puzzles, reading and feeding people. (I love to cook, and usually make too much)

Pets: 2 Boxers, but there would be many more if my husband let me!!!

Sports Teams: New Orleans Saints

Favorite Drink: Coffee

Current Book: The Ravaged by Norman Reedus, and The Storyteller by Dave Grohl

Favorite Vacation Spot: Montreal

Years in Insurance Industry: 8 years

What do you enjoy about insurance? I enjoy interacting with people, and I feel like I'm constantly learning.

BAILEY PLACE

I N S U R A N C E

Auto • Home • Life • Business

P.O. Box 10, Cortland, NY 13045

RETURN SERVICE REQUESTED



Proudly Representing Erie Insurance



(Continued from page 1)

Your insurance carrier is still going to be the one paying your claim. However, if you can prove your neighbor knew that the tree was diseased and that he or she neglected to fix it, your insurance carrier would probably attempt to collect from your neighbor's insurance. If your carrier is successful, you could be reimbursed for your deductible.

Remember, though, this rule also applies the other way. If you have diseased or damaged trees on your property and they damage your neighbor's house, he or she can try to prove your negligence. Your property is your responsibility, so it's best to inspect your trees every year for signs of disease or damage. If you're not sure what you're looking for, consider having a professional arborist examine your trees.

Other Structures

If the tree doesn't damage your house but instead damages your fence, are you still covered? Generally, you are.



Most homeowners policies distinguish between two different kinds of structures on your property. The "dwelling" refers to your house and any attached structures (like an attached garage), as well as any fixtures attached to the house. "Other structures," including detached garages, sheds, fences or gazebos, are also insured, but typically only for 10% of the coverage on your dwelling.

Vehicles

If, in the aftermath of a storm, you discover that a tree has fallen on your car, your homeowners policy doesn't apply. Instead, you'll be looking at your auto policy. If you have comprehensive coverage on your vehicle, your auto insurance carrier will pay for the damages, after you pay your deductible. The same rule would apply to a guest's car. Hopefully, he or she took out comprehensive coverage, too.

Removal and Cleanup

What if the tree fell but didn't hit anything? Would you be covered for removal costs? If the fallen tree blocks a path to your front door or driveway, then some homeowners policies may pay for removal. If the tree simply falls in the middle of your yard, your policy likely wouldn't cover it. Unless the fallen tree damaged insured property, there is no loss to file a claim for.

Making Sure You're Covered

Hopefully, your trees grow and endure. In the event that they fall, it's important to know that you're covered. Contact Bailey Place Insurance today to make sure that you have sufficient coverage for whatever might blow your way.