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## The Affordable Care Act – Are You Ready?

There are a number of changes due to the Affordable Care Act or ObamaCare that will affect every employer in the coming months. Some of those changes have already occurred while others will take affect over the next few months. If you are unaware of the changes and the date to implement these changes, chances are you are already behind.

A few things to consider:

*How do you stay up to date on changes in health care reform legislation?  
What sources do you rely on for accurate and timely information?*

Our professional staff at Arthur Hall Benefits can provide you with timely updates on health care reform and explain how changes affect your business, in layman's terms. Our comprehensive, well-researched documents are written by a team of lawyers to help you stay in compliance.

*Do you offer affordable health coverage — as defined by the Affordable Care Act — to your full-time employees?  
Do you know how many Affordable Care Act full-time equivalent employees you have?*

*Have you decided if you will continue offering coverage in 2014 and has your current broker helped you evaluate your best options?*

Arthur Hall Benefits can help you calculate potential penalties when not offering coverage, and help you determine the best strategic option for your business.

*No fewer than nine different health care reform regulations take effect in 2013 — including Summary of Benefits and Coverage distribution. Do you know what they are?  
Has your broker helped you prepare for them?*

Arthur Hall Benefits has a 2013 compliance checklist that can help you track the implementation of health care reform in your business.

Recent survey results indicate that over 90 percent of employers feel that it is very important for their benefits broker to offer legislative updates regarding health care reform and its implications. At Arthur Hall Benefits, we can provide you with all of the information you need on health care reform, and can help you stay in compliance. We look forward to guiding you through the intricate changes associated with the Affordable Care Act.

## Don't Get Stuck in a Rut

Is it a Golf Cart, Off Road Vehicle, All Terrain Vehicle or a Utility Vehicle? Many manufacturers are now designing hybrid vehicles that can be used both as an ATV and a utility vehicle. These vehicles are attractive to land owners because they can be used for both recreation and to service the residence premises.

Owning one of these types of unregistered vehicles can leave you in the dust when it comes to the homeowner policy. Two concerns — do I have property and or liability coverage?  
Property: Most homeowner policies do not provide any property coverage for recreational vehicles, all-terrain vehicles, utility vehicles or golf carts unless they are used SOLELY to

service the residence premises or designed to assist those with special needs.

Liability: Most homeowner policies provide liability coverage if the "vehicle" is not registered for use on public roads while it is being used on the insured location(s). The policy does not provide any liability coverage if the "vehicle" is taken off premises.



Due to the policy restrictions you may want to consider purchasing a separate policy or adding these types of vehicles to your home or automobile insurance policy.

**Test Your Knowledge Answers:** Comprehensive coverage will pay for: 2. Damage to my car if an object falls on it, like a tree, 3. Damage to my car if I hit an animal, like a deer, 4. Damage to my car from a flood, and 7. Theft of my car. How did you do? According to Property Casualty 360 only 3 out of 10 drivers answered correctly! If you have questions about your coverage, contact your Arthur Hall Representative.

West Chester, PA 610-696-2394 • Hockessin, DE 302-658-0100 • Sparta, NJ 609-681-4040

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## Don't forget the cost of fit-outs in your insurance

When a business moves to a new space, or improves a space that they already occupy, they can incur considerable expense to fix up the location. This might include adding new flooring, drop ceilings, partitioning new rooms, adding lighting, or adding new signage. The funds to pay for those improvements can come from a number of sources; which may determine who needs to insure them. Sometimes the building owner will pay for them, or forgive the first few months of rent, to entice the business to sign the lease. Other times, the business simply may pay the cost directly without involving the building owner. In either case, the lease could possibly change who has the insurable interest and the responsibility to insure those improvements in the event of damage.

In the absence of special lease terms, the person who paid for the work will own those improvements and have the responsibility to insure them. In the case of the tenant, when the lease ends and they vacate the premises, those leasehold improvements revert to the building owner. If those improvements are of material value in making the space leasable, it will be incumbent on the landlord to increase their building coverage at the point those leasehold improvements revert back to the owner.

To learn more, consult your Arthur Hall Insurance representative. We are happy to assist.

## Faces in the Hall



Arthur Hall Insurance is pleased to welcome full-time Commercial Lines Claims Advocate, Marie F. Clucas, to the Arthur Hall Insurance team.

With more than 25 years of claims experience in the insurance industry, Marie holds AIC and CISR designations. Her expertise will allow Arthur Hall Insurance to greatly increase service capabilities for our clients.

Marie lives in West Grove, PA and keeps very busy with eight grandchildren all under the age of six. An avid quilter, Marie enjoys creating quilts for charity with her Quilt Club, and is active in her community's volunteer Outreach Program. Marie feels right at home in the Arthur Hall Insurance family where she has reconnected with former co-workers and clients.

## On Your Mark, Get Set, GO...

And they're off! Arthur Hall Insurance employees and clients joined together to make a run for it in the Chester County Hospital Foundation's annual Dash 4 Diabetes on April 6. This is the fourth year that Arthur Hall Insurance has proudly sponsored the event featuring a 5K Run, 2.5K Walk and a Kids Run through the streets of downtown West Chester.

This year, Arthur Hall Insurance's group of thirty enthusiastic runners and walkers formed a tour de force against diabetes, a chronic disease affecting more than 25 million people per year. Funds raised through the Dash benefit the The Diabetes Self Management Program at The Chester County Hospital and emphasizes Arthur Hall Insurance's commitment to community wellness.

Our own Brett Kennett set the pace for Team Arthur Hall Insurance posting a 5K time of 9 minutes, 13 seconds (just 13 seconds short of professional

runners' qualifying time) and grabbed an impressive 15th place finish in a packed field of 301 runners. Says Brett, "The Dash 4 Diabetes is a fantastic way to bring the community together and raise awareness about a disease that affects millions. I've had a great time participating in it over the last few years and look forward to the years ahead."

Congratulations to all of the participants on a job well done. We look forward to even more of our friends joining us in 2014 for this outstanding event.

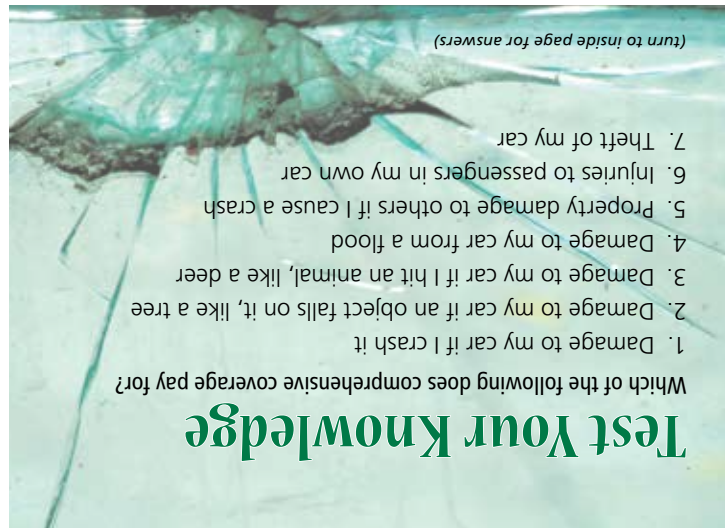


## Arthur Hall Insurance Consultants

James S. Denham, CPCU, CIC  
Glenn D. Burcham, CIC, CRM  
Nicole C. Grebloskie, CIC, CISR  
Mark D. Sammarone, CIC, CISR  
Karen L. Leary, CIC, CISR

Kayce M. Alford, CPCU  
Edward R. Blake, CPCU, CIC  
Marie F. Clucas, AIC, CISR  
Virginia R. Glassman, CISR  
Robert G. Hackett, Jr., CIC  
Brett M. Kennett, CISR  
Gloria M. Mastrangelo, CISR  
Elaine S. McDonald, CISR  
Charles E. Panetski, CPCU, CLU, ARM  
Tracy S. Sammarone, CIC, CISR  
Diana Dion  
Christopher M. Keefer  
Jonathan Koegel  
Carol H. Panetski  
Karin E. Ricciardi  
Matthew T. Ricciardi  
Carol A. Starr  
Thomas W. Van Grofski

## Industry-Leading Solutions with Hometown Service



(turn to inside page for answers)

- Which of the following does comprehensive coverage pay for?
1. Damage to my car if I crash it
  2. Damage to my car if an object falls on it, like a tree
  3. Damage to my car if I hit an animal, like a deer
  4. Damage to my car from a flood
  5. Property damage to others if I cause a crash
  6. Injuries to passengers in my own car
  7. Theft of my car

## Test Your Knowledge

Arthur C. Hall, Inc.  
101 E. Chestnut St., PO Box 512  
West Chester, PA 19381-0512

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