

# THORP & TRAINER TIMES



THE OFFICIAL PUBLICATION FOR CLIENTS OF THORP & TRAINER INSURANCE

## KEEP IN TOUCH WITH US REGARDING LIFE CHANGES

At Thorp & Trainer, we are proud of the tremendous relationships we have formed with many of our clients. They trust that we are providing sound guidance to help them protect what matters most, and we appreciate that they let us know of any and all changes that could affect their policies. A recent decision made by the U.S. District Court illustrates just how important it is to keep us informed regarding life's changes.

The case involved a home, the ownership of which had transferred to a family member upon the death of the previous owner, but whose named insured had not been updated on the homeowner policy. The family member, who assumed ownership of the home, continued to purchase renewals on the original homeowner's policy for six years. After the property suffered a fire loss, the insurance company questioned whether the current owner of the property, whose name was not on the policy, had standing to file and collect on the claim. Unfortunately, since the new owner failed to inform



the insurer of the original insured's death, and did not obtain a new policy under their name, the Court determined that coverage ended at the end of the premium period following the death of the previous owner. Despite the fact that the new owner continued to renew and pay on the old policy, there was no actual contract between the insurer and the subsequent property owner. Therefore, there was no coverage for the loss.

This serves as an effective reminder to remain in regular communication with us as your independent insurance agent. Whether the change involves your life or auto insurance policy, your home or your business, please let us know of any possible changes that could adversely affect your level of protection.

# PUT THORP & TRAINER'S Senior Insurance Planning Division TO WORK FOR YOU

ARE YOU TURNING 65 OR NEWLY ELIGIBLE FOR MEDICARE?

We are happy to help you navigate the options:

- **Medicare A&B** – Take the necessary steps to sign up
- **Compare Medicare Health Plans** – Which plan is right for you?
- **Part D Coverage** – Compare plans and rates

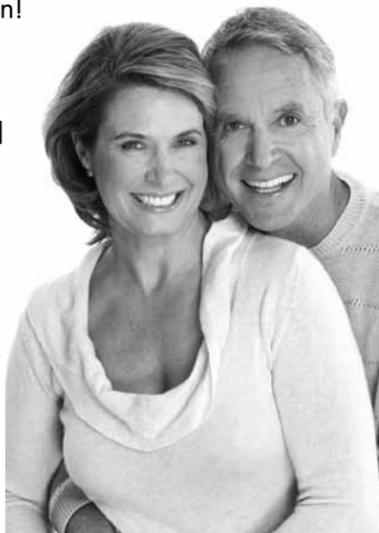
If you are already on Medicare A&B, we can help you with:

- **Medicare Supplements** – Are you paying too much? Let us compare rates for you!
- **Medicare Advantage** – Reduce or eliminate your high hospital co-pay
- **Part D** – How to get coverage through the “Donut Hole”

Plus...we can help you with your other Senior Insurance Needs:

- **Life Insurance with Guaranteed Acceptance** – You cannot be turned down!
- **Nursing Home and Home Health Care** – Affordable coverage issued with no medical exam

We understand the unique challenges facing senior citizens when it comes to choosing the proper insurances. For a comprehensive review of your options, call us today at 596.0146.



## THORP & TRAINER GOING GREEN BY 2013!

We all appreciate the picturesque landscapes and seascapes we enjoy in Westerly and in the surrounding communities. At Thorp & Trainer, we want to do our part for the environment to make certain our community remains pristine for generations to come. We are pleased to announce that we are making great strides to offer our customers the option of paperless policies by 2013.

Beginning this spring, our office will gradually transition to eliminating the clutter of excessive paperwork. All documents, including policies and correspondences will be scanned and saved electronically. We encourage our customers to take advantage of this option. Our customers will still have access to all insurance documentation; however, it will also be made available via email with a click and print option.

We believe this will also prove very useful to our clients, who will now have their entire policy available for electronic storage as they see fit.



### Crock Pot Corned Beef & Beer



CONTRIBUTED BY:  
MONICA EDDY, *Commercial Lines Account Manager*

#### INGREDIENTS

- 3-4 lbs corned beef
- 6 medium potatoes, peeled and quartered
- 2 medium onions, peeled and quartered
- 1 cup sliced carrots (or small bag of baby cut carrots)
- 1 bay leaf (or two small ones)
- 1 bottle Sam Adams Boston Lager
- 1 small cabbage, cut in wedges (optional)

#### DIRECTIONS

- Place potatoes, onions, carrots, and bay leaf in crock pot
- Trim excess fat from brisket; put meat on top of veggies
- Pour beer over all
- Cover and cook on LOW heat setting 9-11 hours
- Place cabbage in saucepan, cover with liquid from crock pot (if not covered, add water)
- Cook 5-10 minutes or until cabbage is desired consistency
- Slice brisket thinly across grain (let it cool 5-10 minutes for easier slicing)
- Serve with vegetables

## Join Us!

### 2nd Annual Shred Day

April 21st – 9 am – 1 pm

#### PROTECT YOURSELF FROM IDENTITY THEFT

Building upon the success of last year's Shred Day event, we invite you to properly discard your vital documents with us on April 21st. It is imperative to take the appropriate steps to avoid identity theft. In addition to the invasion of privacy and feeling of violation, victims of this crime have seen their credit score decimated. Repairing the damage from identity theft can take years, and shredding your vital documents takes literally seconds.

Join us for this worthwhile event. Donations will also be accepted for Stand Up For Animals and the Jonnycake Center of Westerly. For more information call 596.0146.

#### SUGGESTED DONATIONS FOR STAND UP FOR ANIMALS:

Gift Cards, canned soft cat food, cleaning supplies, old towels & blankets

#### SUGGESTED DONATIONS FOR JONNYCAKE CENTER:

Coffee, tea, fruit juice, condiments, baking items, ramen noodles, canned food, bread, pasta, and personal hygiene items.



Looking to make  
a difference?

### “Like Us” on Facebook

For every 100 likes on the Thorp & Trainer Facebook page, we will donate \$50 each to the Jonnycake Center of Westerly and Stand Up For Animals.

The Jonnycake Center is a non-profit organization that provides food, clothing, educational and financial assistance to those in need in the Westerly/Chariho area. Stand Up For Animals is a non-profit organization whose mission is to maintain a state-of-the-art animal shelter, adoption center and regional outreach facility to promote the health and welfare of lost or abandoned pets and to educate and assist those who care for them.

