



**NOTICE OF YOUR PRIVACY RIGHTS FOR FINANCIAL & MEDICAL INFORMATION**

This is our privacy notice to our clients. When we use the words "you" and "your" we mean the following types of customers:

- All of our clients who have a continuing relationship with us, such as:
  - Personal Insurance
  - Commercial Insurance
  - Life/Health/Disability Insurance

All persons (individuals) who do not have a continuing relationship with us but who may use an insurance product or service we provide in isolated transactions. This includes, for example, a consumer who:

- Requests a quote on insurance but does not accept our offer
- All former clients
- Requests assistance with Health Insurance Marketplace Options

We will tell you the sources for nonpublic personal information we collect on our clients. We will tell you what measures we take to secure that information.

We first define some terms:

We, our, and us means Clark-Mortenson Insurance or its affiliates.

Nonpublic personal information means information about you that we collect in connection with providing an insurance product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An affiliate is a company we own or control, a company that owns or controls us, and a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A nonaffiliated Third Party is a company that is not an affiliate of ours.

Continued on other side

**2015 Workshop Series**

Our compliance workshops are a must for business owners, CFOs, HR directors, managers and supervisors. The workshops are offered throughout the year on issues affecting businesses of all sizes.

Topic	Date	Location
FMLA.....	Jan 29.....	Rutland
Social Media Policies.....	Feb 19.....	WEBINAR
Advanced Employee Manual.....	Mar 19.....	Beford
HR for the Business Owner.....	Apr 23.....	Quechee
Workers' Comp.....	Apr 16.....	WEBINAR
Employee Benefits 2015 & Beyond.....	May 7.....	Peterborough
Employee Manual.....	May 21.....	Concord
OSHA 10 Training.....	Jun 3-4.....	Keene
Best Practices for New Business Owners.....	Aug 13.....	Springfield
Coordinating WC, ADA, FMLA and Workplace Benefits.....	Sep 17.....	Keene
Employee Manual.....	Oct 15.....	Claremont
ADA & EEOC.....	Oct 22.....	Peterborough
Safety for the Non-Safety Professional.....	Nov 5.....	WEBINAR

**To learn more call 877-352-2121 or go to [clarkmortenson.com/seminars](http://clarkmortenson.com/seminars)**

**Be Ready to Be Informed**  
Sign up for the latest news and updates on our Be Ready Buzz Blog at: [blog.clarkmortenson.com](http://blog.clarkmortenson.com)



Tom Minkler, President of Clark-Mortenson and Heather Minkler, CEO of Clark-Mortenson were presented with the Trusted Choice Distinguished Service Award at the New Hampshire Association of Insurance Agents Convention on October 21, 2014. They were awarded for their commitment and dedication to the continued improvement of the Independent Insurance Agency System and their community volunteerism.

**Clark Mortenson Insurance and Financial Services**

P.O. Box 606, 102 Main Street  
Keene, NH 03431

Sarah Dresser and Tom Minkler present a check to Steve Fortier (center) of Meeting-Waters YMCA, our 2014 Charity of Choice.



**Ready Report**



There is a lot of talk these days about 'buying locally', and rightfully so. In an era where products and services can be found online - 24/7, why would you want to work with someone local? You know us as your insurance agent. We look to provide you with the best combination of price, coverage, and service from the over 100 insurance companies we represent. We are ALSO your LOCAL; hockey coach, scout leader, Chamber of Commerce board member, non-profit organization volunteer, church choir member, United Way volunteer and much more.

Using a Trusted Choice independent agent, like Clark-Mortenson, is the equivalent of buying local. We use our agency resources to give back to the communities we serve, and we also think of our clients as members of our community at large. You can develop a personal

relationship with us so that as your family or business changes and grows, we can help you control the consequences of life's risks and advise you regarding how your insurance needs should change. We are hands on. We'll help you to better run your business by making sure you are ready for the unexpected by identifying your risks and customizing programs, beyond insurance, to help you manage those risks. Trusted Choice agents are strong on relationships. (Note: You can also find us online 24/7 for your convenience and utilize our 24/7 claims services!)

Being local means helping protect our clients with advice and answers to the questions they didn't even know to ask. It also means helping our neighbors and giving back to organizations and causes that are vital to our communities. At Clark-Mortenson, part of our mission statement is "giving back and enriching the communities that we serve." We take pride in that mission, because it is just the right thing to do. We donate money and employee hours to local non-profits that support our communities. (See inside article.) Being an integral part of the communities we serve and helping them Be Ready for Anything for their insurance and financial insurance needs and beyond, is important to us. Being local is important to us too.

**Thank you for allowing us to be your local Trusted Choice insurance agent!**

*Tom Minkler*  
Tom Minkler, President  
Clark-Mortenson Insurance

**Maintaining Cyber Security Tips**

The world is now more connected than ever before, and those connections just keep growing. Through these links, we are sharing huge amounts of sensitive information, both personally and in your businesses. Below are some tips to help you better protect yourself and your business against potential cyber security breaches.

**1. Passwords:** When you are trying to keep intruders out of your home or business, you use dead bolts, lighting and alarms. When trying to keep intruders out of your personal information your first line of defense is the use of solid passwords. This

may seem obvious but studies show that the number one password in use is "123456" and the number two password is "password". A good way to create a password is to take a sentence such as "I like ice cream with rainbow sprinkles" and convert to letters and symbols by using the first letter of each word which could look like this: 1L1cwr\$. Whatever you choose, it should be a minimum length of 8 characters and two out of three should be upper case, lower case or special character.

Continued on next page.

Clark-Mortenson  
Corporate Headquarters  
P.O. Box 606, 102 Main Street  
Keene, NH 03431 • 877-352-2121

[clarkmortenson.com](http://clarkmortenson.com)

24-Hour Emergency Claim Service

Offices in Claremont, Keene & Walpole, NH; Brattleboro, West Dover & Woodstock, VT

Home • Auto • Umbrella • Recreational Vehicle • Life • Health • Disability  
Business Insurance • Employee Benefits • Business Succession • Federal & State Compliance Support

## Workplace Posters are Mandatory

As a business, you are required by State and Federal laws to post existing labor laws in an area that is frequented by employees to ensure that all employees have a complete understanding of their rights. There can be significant fines in failing to do so.

Posting requirements vary by law, and not all employers are covered by each of DOL's laws, so not all employers may have to post a specific notice. Requirements depend on factors such as nature and location of the business, number of employees, annual dollar volume and whether the organization has federal contracts or subcontracts. It is also important to note that some states have workplace poster requirements that employers



have to follow in addition to the federal requirements.

**Clark-Mortenson can help you Be Ready to remain compliant with mandatory laws by providing you with the posters your business needs, at no cost to you. Contact our Business Solutions Team today!**

## Tips to Maintain Cyber Security - Continued from page 1

**2. Two-Step Verification:** You may have encountered this with some credit cards. If the website detects that you are using a different computer than usual, they will text an access code to your mobile phone for you to enter. Since you need both the mobile device and the computer, it is less likely that your account will be hacked. Two step verification is available for Facebook, LinkedIn and Twitter. To learn how to use on your social sites just Google the social site + two-step verification for instructions.

**3. Be Vigilant:** A cyber security employee who keeps her email inbox clear, woke up one morning to 1600+ emails. While her first inclination was to delete them all, she called another cyber security expert for their opinion. She was told "You need to read those emails. They flooded your box because there is something in there that they don't want you to see." As she went through the emails, she found that someone had hacked her paypal account and charged something to it. She was able to get it straightened out right away due to her vigilance. If something seems wrong, it probably is.

**4. Protect Your Business with the Proper Insurance Coverage:** Virtually every business has an exposure to cyber threats. Can you afford the impact of a breach? Does your retail credit card agreement make you responsible for the cost of a forensic audit if there is a breach? Can you pay for the monitoring of customers or employees credit information, as required, should you suffer a breach? Do you think because you have outsourced things like payment processing and data hosting that you have outsourced the exposure? You probably have simply outsourced the service! If you haven't already, contact your client representative and talk to them about reviewing your exposures and covering these exposures today.

**5. Protect Yourself:** With the creativity of cyber thieves and the amount of on-line activity we expose ourselves to every day (think on-line banking, payments, purchasing), our personal exposure to credit card fraud and identity theft is greater than ever. Most insurance companies offer enhancements to your homeowners policy to cover these exposures. If you do not know if you are covered, call us for a review today.

**Download your free Cyber Security Planning Guide today at: [clarkmortenson.com/cyber-liability](http://clarkmortenson.com/cyber-liability).**

## Be Ready for your Annual Checkup



- Events don't have to be life changing to affect your insurance, but then again, some are... What's in store for you in 2015? Are you: getting married, having a baby, buying a new home, starting up a business, hiring your first employee or your 20th or your 50th, starting a new job or do you have a child starting to drive or going off to college? All of these changes may affect your insurance needs
- Keep up with trending exposures and risks: If you haven't reviewed your personal coverage for identify theft or credit card fraud, or your business exposure for cyber-liability, employment practices liability, off-premises power failure, employee theft, business interruption and loss of income, contact your service representative today. Claims involving these type of losses are on the increase, so Be Ready to protect yourself.
- Some things bear repeating:
  - Make sure your policies have the correct named insured to assure you are covered at the time of a loss. (Correct business entity; partnership, trust etc.)
  - Keep your property values up to date, especially if you have made major improvements or added on to your business or home.
  - Flood insurance and earthquake are not included in your homeowners and business owners policies. You need separate policies.
  - Trading in your car? Don't get shocked by increases. Call us for a quote before you buy.

Let us help you Be Ready by reviewing your changing needs. Call us today for your annual review.

## Be Ready to Manage Your Account 24/7

Clark-Mortenson provides 24/7 access to your account by logging in via our website. With a secure login and password, you are able to look up information, request changes, print auto ID cards, report a claim, print certificates of insurance and more – all from your computer or Smartphone at your convenience. Of course, you can still call our office and we will be happy to handle those tasks for you, but if you find it more convenient to access your account on your own, it's just a few clicks away. To sign up to manage your account 24/7 online: go to [www.clarkmortenson.com](http://www.clarkmortenson.com), click on **Manage My Account** and then click on the **Sign Me Up** icon located at the top left corner of your browser, or call our office to request credentials. We are here to help you Be Ready for Anything....anytime.

## At the Ready for Our Communities

Located within Clark-Mortenson's mission statement is the expectation of our agency to give back and enrich the communities we serve. This mission is one that we stand by in many different ways. One in particular is that our agency provides employees with volunteer days to utilize throughout the year, so that they can volunteer for an organization of their choice during the work week. In 2014, Clark-Mortenson employees volunteered over 1000 hours. Employees are often found volunteering on personal time as well.

There are also several events that we continue to support annually:

- Adopting a less fortunate family during the holiday season to provide them with items on their wish list
- Adopt-A-Highway
- Sponsorship of Red Cross Blood Drives
- United Way: 91% employee participation supporting non-profits throughout our footprint and providing a "Loaned Employee" to help support the campaign
- Annual food drive for area food banks throughout the Connecticut River Valley

In addition to these efforts is our Charity of Choice program. Each year nominations are held within the agency to choose our "Charity of Choice". This gives us the opportunity to focus on giving back and aiding one organization in various ways for the duration of the year. Our 2014 Charity of Choice was Meeting Waters YMCA. Meeting Waters is an organization that supports a wide reach. This non-facility Y serves 39 communities between VT & NH, covering a service area of 1,000 square miles. While many programs are youth-oriented, the Y also provides educational opportunities to parents and others in order to support healthy living and social responsibility.

Some of our efforts for the YMCA included holding a company-wide drive to gather arts and craft supplies and sports equipment, contributing funds to help repaint their childcare transportation bus, and completing a successful Facebook "like" campaign with other local businesses who donated \$1 to the Y for every like their page received. Most recently Clark-Mortenson was fortunate enough to successfully nominate Meeting Waters for the Safeco Insurance Company's "Make More Happen Award". They were awarded \$3500! Additionally, Clark-Mortenson offers marketing support by sharing Facebook posts and Tweets about events. Employees have also used personal time to help clean up the Meeting Waters' camp to prepare it for the summer season.

**If you have a charity you would like to suggest we "adopt", please fill out the Charity of Choice application on our web page at [clarkmortenson.com/givingback](http://clarkmortenson.com/givingback).**

## 2014 Business Compliance Ready Review

- Affordable Care Act - The ACA requires most individuals to obtain acceptable health insurance coverage for themselves and their family members or pay a penalty. This rule, which took effect in 2014, is often referred to as the "individual mandate." Individuals may be eligible for an exemption from the penalty in certain circumstances. The penalty starts at the greater of \$95 per person or 1 percent of income for 2014. The penalty increases to \$325 or 2 percent of income in 2015.
- Pregnancy Discrimination – On July 14th, 2014 the EEOC issued new enforcement guidance on the treatment of pregnant employees under the Pregnancy Discrimination Act and the Americans with Disabilities Act. Additionally, the EEOC released a fact sheet and question and answer sheet for small businesses explaining the laws and policy changes.
- Minimum Wage - Effective 1/1/2015, 21 states will be increasing their minimum wage laws beyond the federal minimum wage of \$7.25 per hour.
- OSHA - Effective 1/1/2015, OSHA will require work related fatalities be reported within eight hours and inpatient hospitalization, amputation, or loss of an eye within 24 hours. OSHA has also updated the partially exempt industry list. As a result, many employers that are partially exempt from OSHA's recordkeeping requirement will now be required to maintain injury and illness logs.

**If you need more information on any of these changes or have questions on other compliance issues, contact our Business Solutions Team today at 877-352-2121 or [businesssolutions@clark-mortenson.com](mailto:businesssolutions@clark-mortenson.com).**

Continued from other side

## THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates or others
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency
- Information from Federal and State government agencies

We do not disclose any nonpublic personal information about you to anyone, except as authorized by the law, or which you authorize us to disclose.

## THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.

## NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

Since we value our client relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law, or authorized by you.

## NONPUBLIC PERSONAL INFORMATION AND CONSUMERS OR FORMER CLIENTS

If you decide to terminate your policies with us or become an inactive client, we will follow the privacy policies and practices as described in this notice.



Volunteer Committee members (L to R) Kathy Dalzell, Margie Hall, Kathy Brooks and Amanda Macie gather donations for our adopted holiday family.