



WWW.AIAINSAGENCY.COM



New Payment Options Available



New Payment Options Available

Due to Covid, one of the newest water program enhancements is no-interest, installment payment options*. Be sure to ask your account manager if you are interested in a renewal installment payment option that you may qualify for.

*Subject minimum premium qualifications per carrier.

E-Sign Your Documents Via Right Signature

As the mail becomes slower, electronically signing your documents has become easier than before. With a few clicks of a button, you can quickly and conveniently sign your documents and no longer have to worry about them getting lost in the mail or having to print and scan them back to us.

Please watch your email for your Right Signature renewal documents. We will send you an email ahead of time to let you know when to watch for the email from Right Signature.

**E-SIGN YOUR
DOCUMENTS
VIA RIGHT
SIGNATURE**



STEPS TO LIMIT EMPLOYMENT LIABILITY RISK

Steps to Limit Employment Liability Risk

via winstarins.com

Establish clear workplace policies - Develop an employee handbook and distribute it! Sample employee handbooks and HR forms libraries are easily accessible and most law-firms or insurers will happily provide content. For your protection, be sure your handbook includes an employment-at-will statement and an equal employment opportunity statement. Create written workplace policies on employment practices; post them and include in employee handbooks. Establish a policy for employees to report concerns and for management to respond. Educate management and employees about ethical and workplace practices. You may wish to include diversity and sensitivity training as part of this education program.

Develop a code of ethics policy. This policy tells employees that they shouldn't do certain things, like giving kickbacks and engaging in other ethical violations.

Include an anti-retaliation provision. In light of the new rise in claims of retaliation, include a statement saying that it's the policy of the business not to retaliate against employees over accusations of discrimination or harassment.

Institute handbook auditing procedures. Having an audit procedure in place under which the handbook is periodically updated to keep up with changes in the law is important.

Make workplace policies accessible. Post company policies in the workplace reinforcing your stance regarding unacceptable – and illegal – workplace behavior.

READ MORE >

Property Values and Coverages

Part of our renewal process includes sending out a list of all the property you have insured through us with a request that you look it over and update it. This is done to try to make sure you're properly insured in the event you have a claim. This is especially important this year since construction costs have gone through the roof in the past few months. A pumphouse or tank that might have cost \$10,000 to replace last year at this time would likely cost significantly more to replace at current prices. Replacement costs include not only the property, but the cost to properly install the equipment. Please carefully review the schedule and make any necessary adjustments through the lens of current prices, especially if your property values have not been updated in the last year or two.

4% INFLATION GUARD

A 4% increase has been added to the value of the property schedule to better protect against the impact of inflation. The 4% increase will be applied on every renewal and is reflected on the property schedule provided. While this will not prevent the possibility of being under-insured, it will help mitigate the potential in the event of a loss. You always have the ability to adjust the values up or down in accordance with your knowledge of your system.

PROPERTY VALUATION GUIDE

Based on recent claim payments and consulting with vendors and contractors, we came up with estimated replacement cost guidelines. There are a number of factors that can modify the replacement cost including the manufacturer, location, availability of contractors and the supply/demand of the product.

Elevated Storage Tanks \$3.00 - \$6.00 per gal.

Standpipes \$2.00 - \$5.00 per gal.

Ground Storage Tanks \$1.50 - \$3.00 per gal.

Pressure Tanks \$3.00 - \$7.00 per gal.

Concrete Block Pump Houses \$125 per sq. ft.

Frame Pump Houses \$100 per sq. ft.



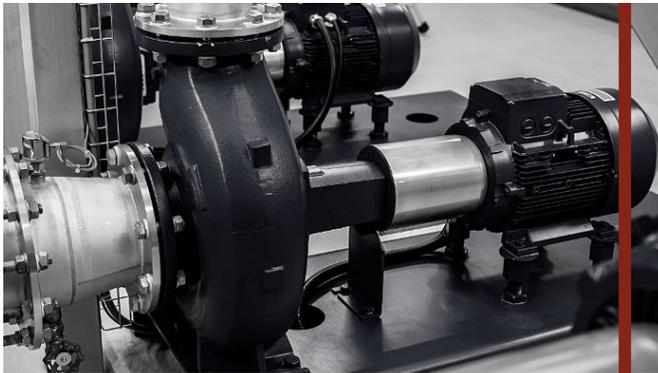
Submersible Pumps \$2,500- \$30,000 (depends on depth and HP)

Booster Pumps \$2,500 - \$5,000 (ranges depending on HP)

Chain-link, Razor Wire Fence \$20 - \$22 per linear ft.

Chlorinator (incl. chlorine) \$2,500 - \$5,000

Thank you for your special attention to this matter. We are always happy to schedule a day/time to meet with you, visit your location(s) and review your schedule with you. If you have any questions, please don't hesitate to get in touch with us.



Submersible vs Line Shaft Water Pumps and Motors Failure and Replacement

Submersible vs Line Shaft Water Pumps and Motors Failure and Replacement

via glatfelterpublicpractice.com

Recent loss experience has shown that electrical line disturbances can cause water pumps and motors to fail. To manage this risk, there are several steps authorities can take when designing, installing or replacing a water pump and motor system. These can help to reduce the potential for a pump failure and avoid the costs associated with replacing a failed water pump system.

Pump Location: When possible, install the water pump and motor system (such as a line shaft turbine pump) at ground level, which significantly reduces the cost of installing, repairing, inspecting and replacing the motor and pump. Submersible pump motors have both the motor and pump submerged at the groundwater well level. In some instances the well can be over 1,000 feet deep, and the costs of pulling a motor from this depth are significantly higher than when working at ground level. Both costs and downtime are appreciably lower when replacing or repairing a line shaft turbine pump motor located at ground level.

Operating Environment: When using submersible motors, make sure protection from the surrounding environmental conditions is built into the design. Submersible pump motors are more appropriate for urban areas where noise and aesthetics are a consideration. Since the submersible motor, pump and equipment are primarily located underground, the community noise is substantially less than that of a line shaft system with the motor and electrical-mechanical equipment located at grade level. A submersible pump system will have a smaller footprint at grade level, thus making it more aesthetically pleasing to locate in a neighborhood or urban area.

READ MORE >

Sexual Harassment and the #MeToo Movement

via aawdm.org



AAWD&M (the American Association for Water Distribution & Management) specifically exists for providing educational and operational support to water systems. They created a video module on Sexual Harassment and the #MeToo Movement.

Friendly Reminder:
Please call the office
when email is down.



Online payments are available. Simply click the "Pay Now" button above or on our homepage at www.aiainsagency.com.

This Newsletter is for you!

If you have suggestions for any improvements or topics you would like to see covered, please send us your feedback.

SUBMIT FEEDBACK >



EMAIL



VISIT OUR WEBSITE



CALL MAIN OFFICE



**INSURANCE
AGENCY**

A DIVISION OF WINSTAR INSURANCE GROUP



AIA Insurance Agency

A Division of WinStar Insurance Group

421 East Hickory St. #100

Denton, Texas 76201

www.aiainsagency.com

940.898.1604

[Unsubscribe](#)

This message was sent to winstarall@vfistx.com from info@aiainsagency.com

AIA Insurance Agency, Inc.
421 East Hickory Street, Suite 100
Denton, TX 76201