



**Before You Plan Your Next Party...**

**Know Your Liquor Liability Exposures**

The National Highway Traffic Safety Administration estimates that nearly 13,000 people per year (about 35 per day) are killed in alcohol-impaired driving crashes.

Many of these tragic accidents happen after an inebriated person leaves a party. Did you know that the host of the party can be held liable for injuries and deaths? Host liquor liability may be covered under your homeowners insurance policy if you, as the host, are held legally responsible for such a terrible accident. Here are some tips to consider if you occasionally host social events involving alcohol:

- \* Limit the amount of alcohol at your event.
- \* If alcohol is served at your party, make sure there is plenty of food. Eating slows down alcohol absorption.
- \* Do not "push" alcohol on your guests.
- \* Encourage designated drivers and provide nonalcoholic drinks for these guests.
- \* Look for signs of intoxication. An intoxicated person often has trouble walking or has slurred or loud speech. This is not, however, a foolproof method of determining whether someone is intoxicated.
- \* Do not allow an intoxicated guest to drive away from the event. Offer to drive them home or provide a free cab ride.

Following these tips can greatly reduce or eliminate your host liquor liability exposure. Please contact our agency to review your coverage before you host your next party where alcohol may be served.

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**Health Care**

**Health Reform**

**Employer Requirements:**

- \* Asses employers with more than 50 employees that do not offer coverage and have at least one full-time employee who receives a premium tax credit a fee of \$2,000 per full-time employee, excluding the first 30 employees from the assessment. Employers with more than 50 employees that offer coverage but have at least one full-time employee receiving a premium credit or \$2,000 for each full-time employee. [Eff. Jan 01, 2014]
- \*Require employers that offer coverage to their employees to provide a free choice voucher to employees with incomes less than 400% FPL who's share of the premium exceeds 8% but is less than 9.8% of their income and who choose to enroll in a plan in the Exchange. The voucher amount is equal to what the employer would have paid to provide coverage to the employee under the employer's plan and will be used to offset the premium costs for the plan in which the employee is enrolled. Employers providing free choice vouchers will not be subject to penalties for employers that receive premium credits in the Exchange. [Eff. Jan 1, 2014]
- \*Require employers with more than 200 employees to automatically enroll employees into health insurance plans offered by the employer. Employees may opt out of coverage.

**Protecting Your Manufacturing Business With The Right Coverages**

**Hello:**

Fall has arrived! We hope you are enjoying the crisp, cool air with the warm hint of pumpkin spice. Have you gotten out the jeans and sweaters yet? Or are you holding on to those last few days of summer?

This month we had our first Annual Company Family picnic! A great time was had by all. Thank you to the Positive Action Committee for the planning & all those who helped make it happen.

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**In This Issue:**

- Greeting & Office Happenings
- Referral Rewards
- Personal Insurance
- Life Insurance
- Business Insurance**
- Health Care

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**Employee Spotlight**

Sarah Vitelli  
Personal Lines



Sarah has been with The Sterling Insurance Group as a Customer Service Representative since October of 2006, and has worked in the insurance industry since 2004. Sarah enjoys and takes pride in servicing her clients with their insurance needs.

While not at work Sarah likes to spend time with her Husband of two years. Sarah enjoys traveling, exercising, spending time with family and friends, especially her one year old Nephew Mickey.

**Referral Rewards!**

Have you heard about our "Just Keep Talking" Referral Rewards Program? It really is this simple... All you have to do is talk! To your friends, family, neighbors etc. about the

As a manufacturer and small business owner, your company provides a tremendous value to the economy and to your community. That is why it is important to know that your business and your reputation are protected with the right insurance.

The Sterling Insurance Group provides coverages that are tailored to meet many of the needs specific to your manufacturing business. Some of these coverages include:

**Brands and Labels:** If you have branded or labeled merchandise that is damaged by a covered cause of loss, this coverage allows you to remove the labels or stamp "salvage" on the merchandise to help protect your company's reputation and that of your products. By removing these labels or stamping them as salvaged, it will allow you to dissociate yourself from these products.

**Manufacturers Selling Price:** We will determine the value of finished stock you manufacture, in the event of a loss or damage, at the selling price. This coverage protects you against the loss of profit that otherwise would have been earned from the sale of the finished stock, had it not been damaged by an insured peril.

**Manufacturers Consequential Loss Assumption:** In the event of a direct physical loss to your stock, this coverage pays for the reduction in value of the remaining part of stock in process, if the direct physical damage resulted from a covered cause of loss.

The Sterling Insurance Group offers coverage packages designed specifically for manufacturing businesses. Please contact our agency so we can help you achieve peace of mind, knowing your business is protected

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### Annuities: A Safe Way To Invest In Today's Market

In today's dismal economy, you can never be too safe with your investment and retirement philosophy. Many investment mechanisms are unpredictable and some even run the risk of losing money.

Are you looking for a safe, sound and secure way to invest your money in order to protect your future? Consider the advantages of purchasing an annuity with The Sterling Insurance Group.

Don't risk your money and your future on unpredictable outcomes. Don't worry about 401(k) plans that have penalties for early withdrawal.

Start preparing for your future now with a plan that guarantees growth and security. Give us a call today and we can find a product that works for you!

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Thank you for taking the time to read our Newsletter, as always we hope you've enjoyed it. If you have, please feel free to pass it on. If you ever have any questions or concerns regarding your insurance please feel free to call our office.

Thank You,

The Sterling Insurance Group  
Multiple Options, One Solution.

### Photos from Sterlings Family Picnic



great rates and friendly service you receive at Sterling. If they call us for a free quote, have them mention your name and we register YOU to WIN! Tigers tickets, Lions tickets, Gift cards, even a new flat screen tv!

Meet our August winner!  
Marty Winiarski

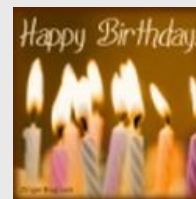


Winner of a \$50.00 gift card to Olive Garden.  
Enjoy!

### The Sterling Insurance Group

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[www.sterlingagency.com](http://www.sterlingagency.com)

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### September Birthdays

Chelsea Locano  
Sarah Vitelli  
Diane Booth-Gavie

Happy Birthday !

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How are we doing?

if you have a moment, please click [here](#) and fill out this brief survey.

Thank you.

Become a Fan!



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