



Sinclair & Andrews, Inc.

Insurance Since 1932

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For more information, visit us at www.sinclairandandrews.com

In Touch

Thank You to these clients for their recent referrals >>>

Mary Kay Sullivan
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Janette Roskoff
David White
Donna Page
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Sheila Ohstrom
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Carol Eaton



It's Time For New Beginnings!

As we begin our 81st year of service to CNY individuals, families and businesses, we've made some changes to serve you better.

We welcome our new partner, Dave Shopiro. Dave has over 3 decades of experience, and brings a wealth of knowledge about personal and business lines of insurance. His addition also enables us to provide group health and dental programs.

Did you know our customer support team has almost 100 years of combined insurance industry experience? Judy Macomber, Suzanne Stonecipher, Kristina Kruttschnitt & Barbara Hunt are ready to answer your questions and make it easy for you to make policy changes.

In the New Year, we look forward to continuing to provide you with the best coverage, value and friendly service you've come to expect.

CLIENT REFERRAL REWARDS

Refer a friend or family member to Sinclair & Andrews and receive a Wegman's Gift Card as our way of saying "thank you".





Benefits of Cyber Liability Insurance and Identity Theft Protection

When cyber attacks like data breaches, identity theft and hacks occur, they can result in devastating damage. Businesses have to deal with business disruptions, lost revenue and litigation. It is important to remember that no individual or organization is immune to the impact of cyber crime. As a result, cyber liability insurance has become an essential component to any personal or commercial risk management program.

Cyber liability insurance policies are tailored to meet your company's (and individual) specific needs, and can offer a number of important benefits, including the following:

- **Data Breach Coverage-** In the event of a breach, organizations are regulated by law to notify affected parties. Cyber liability policies include coverage for costs related to these exposures.
- **Business Interruption Loss Reimbursement-** A cyber attack can lead to an IT failure that disrupts business operations. A policy may cover loss of income during these interruptions.
- **Cyber Extortion Defense-** Ransomware is designed to steal and withhold key data until a steep fee is paid. A policy can help recoup losses related to cyber extortion.
- **Forensic Support-** Following a cyber attack, an investigation to determine the extent of the breach and what caused it. A policy can reimburse costs related to forensics and expert advice.
- **Legal Support-** Policies can help businesses afford proper legal work after a cyber attack.
- **Coverage Beyond A General Liability Policy-** General Liability Policies don't always protect organizations from losses related to data breaches. Cyber coverage can supplement your policy and provide financial protections, protect your reputation and provide peace of mind.
- **Identity Fraud Expense Reimbursement-** Financial reimbursement of expenses related to identity theft, as well as access to resolution services from a consumer fraud expert.

Cyber exposures are increasing every day. Individuals and organizations need to be prepared in the event of a cyber attack. Contact us today to see how this valuable coverage can help you protect yourself.

What Your Business Needs To Know About NYS Paid Family Leave Law



Starting January 1, 2018, nearly all private employees in NY State will be eligible for Paid Family Leave (PFL):

- Paid time off for 8 weeks (increasing to 12 weeks in 2021)
- Job protection upon return from Paid Family Leave
- Continuation of health insurance while out on Paid Family Leave

Most private employers with one or more employees are required to obtain PFL insurance. Generally, PFL insurance will be added to the disability insurance policy you already carry. If you're self-insured, you may purchase a separate PFL policy.

Post a workplace Notice of Compliance from your insurance carrier stating that you have PFL insurance.

Inform your employees about PFL, and update your payroll processes.

Employers can deduct the premium cost for the PFL insurance from employees or cover the cost themselves.

Remember, an employer may not discriminate or retaliate against employees for requesting or taking Paid Family Leave.

It's best to get all the details from your Disability Insurance Provider. Give us a call to talk to our experts.