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Brian Barrick's

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“THE CIRCLE OF SAFETY”

ADULT CARE AWARENESS ADVISOR

News and Tips to Make Your Life Easier, Safer and Happier!

For Friends and Clients of PCALIC, LLC

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Did you know?

Fun activities coming in March:

1. Peanut Butter Lovers Day is March 1st
2. St. Patrick's Day
3. Waffle Day
4. Easter

This March eat some peanut butter and waffles while celebrating St. Patrick's Day & Easter a little early.



Set your clocks ahead on March 10th for Daylight Savings Time.

Consent & Release Forms: When to Use Them

When you own an adult family home it is important for you to realize that the clientele you deal with are fragile. In most cases, their children and grandchildren have taken it upon themselves to find them suitable living conditions. This is where you come in as you offer the necessary facilities and care for their comfortable living. In addition to these individuals been under your care, you are responsible for decisions in the eventuality of illness or accidents.

These decisions are a source of risk to your home. They leave your adult family home, open to exposure from liabilities and claims by clients. These claims have the potential to sink your business. Therefore, it is important that you implement risk management strategies to your home. These strategies will prevent your adult family home from suffering under liability claims from residents.

A way to protect your home from such a claim is by having clients sign consent and release forms. These are forms that give you as the owner of the adult family home the right to determine what kind of treatment and which hospitals that are appropriate for your residents. With such exclusive rights, you protect your home from lawsuits filed by unsatisfied residents claiming that there has been violation to their rights.

You should avail legal release forms to your residents. This form allows you to have certain medical procedures performed onto a resident. This is crucial especially for those residents that have specific ailments, as these ailments could put you in a position where you have to make decisions on the spot. By having your resident's sign this forms you have the legal responsibility to approve the medical procedures on behalf of the resident and their families if they are unable to be contacted or make the decisions themselves.

In addition to this, you ensure the well-being and safety of your residents. In the process, you protect your home too from legal action from family due to unauthorized medical procedures. This allows you to avert risk that arises from such operations hence ensuring the integrity of your adult living home.



IRS Issues Early Tax Scams Alert

With the annual tax return deadline approaching fast, the IRS is warning about a spate of scams that aim to relieve you of your refund and even to steal information about you that could be used for identity theft. Here are the main tricks you should be on the lookout for:

- Fake websites that look exactly like the IRS web pages, which ask for personal information, including your Social Security Number. The real website address is [IRS.gov](http://www.irs.gov). Don't trust anything else.
- Similarly, emails and phone calls purporting to come from the IRS, sometimes saying you have a refund and asking for bank account details so they can be electronically deposited or asking for a payment so that it can be processed and delivered. The IRS does not send messages like this.
- Bogus and unqualified tax return preparers. Beware of anyone charging fees based on the amount of refund or offering to provide advice on how to file false claims. Check your preparer is registered with the IRS and has a Preparer Tax Identification Number (PTIN).
- Emails, home-made flyers and brochures claiming that refunds or credits are available without proof of eligibility - and offers to obtain these for you in return for a fee.

Learn more about tax scams at

<http://www.irs.gov/uac/Tax-Scams-Consumer-Alerts>

How to Work With a Claims Adjuster

Every day, people make claims on their insurance policies. For most of us, it's bound to happen at some point in our lives. And in many cases, it simply means completing and returning a claims form and maybe speaking to your insurer. But often too, especially with higher-value claims and incidents like storm damage, you may have to deal with an adjuster -- an expert working on behalf of the insurance company who assesses the value and accuracy of your claim.

There are about 300,000 of them in the US. They may be employed by the insurer or work for an independent adjusting company, and you may have to deal with more than one, even for a single claim, since some of them are specialists for particular aspects of a claim.

Understandably, adjusters are regarded warily by claimants. They may be regarded as attempting to reduce your payout. And while this may be so in some cases, the real aim should be to arrive at a negotiated settlement that works fairly for both sides. You can help yourself and smooth the process of dealing with a claims adjuster by following these steps:

- File your claim as promptly as possible, providing as much information as possible. Call us at 800-673-2558 if you have questions or need help.
- Be honest about the nature of the incident and the value of lost or damaged property or other costs.
- Prepare an inventory of affected items and don't dispose of them (if you still have them). Gather any receipts or other evidence that establish the value of items.
- If you don't have records, spend time writing down what you can remember.
- Take photos of damaged items and get your own contractor or other repair/replacement bids.
- If you're seeking compensation for an injury, again take time to consider the financial impact, backed by professional opinion.
- Keep meticulous, written records of all dealings with adjusters, including phone calls. You can record conversations as long as you inform the adjuster that you're doing so.
- Don't accept any offer without carefully weighing up your options and seeking expert advice if appropriate.

If you deal with a claims adjuster you almost certainly won't get the chance to change your mind if you accept an offer. But if you later discover further loss or damage that wasn't in your original claim, you probably can claim for that within the period specified in your policy.

Claims Adjusters who'll Work For You

You don't have to pay for the claims adjuster your insurance company allocates to you. But there are also specialists known as public adjusters who will work specifically for you - for a fee. This might be a step to consider if your claim is particularly contentious or you find yourself seriously at odds with your insurer. A public adjuster normally charges a fee of around 10% of your settlement value, which you have to pay yourself. You can find a public adjuster by speaking to us or an attorney, or by checking with the National Association of Public Insurance Adjusters on their website at napia.com or by phone on (703) 433-9217. Always check their credentials with your state insurance department.

IN THE SPOTLIGHT:



The team at PCALIC appreciates all you do for your communities. We want to acknowledge exceptional organizations for their hard work. This month's spotlight is on:

Congratulations on NO DEFICIENCIES for your recent inspection. That is truly commendable!

Renaissance Senior Care
Taylor Family Home
Senecta, Inc.
Viorica Mirza
Moonstone Manor
Vickye Green
The Chateaus, LLC
The Wings Of Love
Parkside Estates, LLC
Keiko Personal Care System
Tabita Bizgan
T-Chester's Adult Care

What Would You Do With a \$1,000?

PCH Mutual, Ins. CO, A RRG is looking for adult care homes and assisted living facilities that have implemented successful fall prevention plans. E-mail us at contest@pcalic.com with your name, name of your home, # of Months since your last incident, and copy of your fall prevention plan.

Complete details and contest rules will be mailed separately, be on the lookout for this announcement in the next week!

Contest entry constitutes permission to use **winning submissions** on *PCALIC, LLC website* and its affiliated websites without further compensation. Furthermore, entry constitutes permission to archive your winning entries indefinitely on any webpage on this website.

Contestants agree that the American Arbitration Association shall have jurisdiction over any dispute or litigation arising from or relating to the contests sponsored by *PCH Mutual Ins. Co, A RRG*, should any part of this agreement not be legally binding.

DID YOU KNOW? When someone you refer contacts us to receive a quote...YOU WIN!

INSTANT WIN: When someone you refer contacts us, we'll INSTANTLY send you a **\$5 Wal-Mart Gift card** JUST for TALKING ABOUT US!

CHANCE #2: On December 1, 2013, we'll conduct a random drawing from all chances for the Grand Prize that qualified between 11/15/2012 and 11/15/2013.

The Grand Prize Winner will receive an Android Tablet!

Last Year's GRAND Prize Winner is Amelia Henderson!

For Program rules visit www.PCALIC.com



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“My insurance consultant, Bryan Topper, demonstrated excellent customer service. He was extremely efficient, processed my paperwork quickly, and answered all my phone calls quickly, within minutes. He made getting insurance easy and hassle free, I wish all business matters were this easy!”

Erin Hall, The Dawnview House

IT'S A FACT: Nearly half of all medical evacuations back to the US from abroad are the result of a car crash. Cost per evacuation: around \$100,000.



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