# The AIR HANDLER

The official Newsletter of:



March 2020

### OFFICERS 2020

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Associate Advisors: Scott Anderson Habegger Corp. - Carrier

> Shawn Calton Habegger Corp.—Bryant

Ruben Ledesma Trane

### MARCH MEMBERSHIP MEETING

Wednesday, MARCH 11, 2020

**a** 12:00 noon

### **GLENVIEW BANQUET ROOM**

10965 Springfield Pike, Cincinnati OH 45246

### INSPECTORS ROUNDTABLE

Having a particular issue in the field ??? Contact the office with your question and it will be sent ahead of time to the inspectors, so they can come prepared. All questions will be submitted to them anonymously. (1 Hour Ohio CEU- Code)

Presented by:

IBI; City of Cincinnati; Hamilton County and Clermont County

LUNCH @ Noon

### **MUST HAVE RESERVATIONS BY FRIDAY, MARCH 6th**

Call (513) 651-1161 or e-mail: jfrank@accagc.org

Cost: \$25 per person payable at the door No Shows will be billed!!

## 7th Annual Meet The Contractor Evening Night March 25th - 6:00 - 9:00 pm

We are inviting our local college HVAC students that will be graduating this Spring to attend an evening to meet with our members looking to hire.

Each contractor will have time to interview with the students on a one to one basis. There will be students attending from Warren County Career Center, Gateway Community College, Butler Tech, Fortis College and The Oaks. The Board once again will be personally visiting each school and handing out our flyer to the students.

Please let Barb Burg know by Friday, March 8th if your company would like to interview students ~ bab@andersonautomatic.com or (513) 574-0005.

11020 SOUTHLAND ROAD, CINCINNATI, OHIO 45240

phone: 513-651-1161 fax: 513-742-8477 e-mail: jfrank@accagc.org www.accogc.org

#### 2020 CALENDAR OF EVENTS

MAR 11 **MEMBERSHIP MEETING**INSPECTOR'S MEETING

**GLENVIEW** 

MAR 25 **MEET THE CONTRACTOR** 

APRIL 8 **SOFT SKILLS SEMINAR** 

MAY 15 **RED'S GAME** 

7:10 Game vs WASH Cooper Tire Party Decks

#### Quote of the month:

"Only those who dare to fail greatly can ever achieve greatly."

- Robert F. Kennedy

### Summer Social Outing

### Cincinnati Red's Game

Same Area as previous - Party Decks A & B

Friday, May 15th / Fireworks Friday

7:10 p.m. game time Cost \$85 pp

Registration was mailed with January Newsletter.

We sell out every year, so don't wait to reserve your tickets.

# April 8th Membership Meeting - Soft Skills / Customer Skills Training 7:30 - 10:00 am

The Customer Training sessions will be designed to assist employees to better understand the importance of providing excellent customer service. Some of the elements will include:

- How to greet and speak with Customers
- Developing Customer rapport
- ◆ Common etiquette
- ♦ How to handle irate Customers
- Customer Service and Sales

ACC GC decided we need to do something different to get members more engaged in the association. ACC GC is going to be offering a series of Seminars/Training in regards to dealing with the Customer and Sales. Hoping to teach our up and coming how to conduct their actions / reactions and speak to a customer.

There will only be 40 seats available. If we should sell out, ACC GC will consider putting a 2nd (same class) on again a week or so later. We are hoping fill a void in our industry.

Speaker: Rik Vonderhaar

Rik has 41+ years of sales and marketing experience with 6 companies (2 Fortune 500). He is the retired Vice President at Champion Window. He has taught and trained several functions including: Selling Skills, Customer Service, Body Language, Negotiating and Personality Types. Author of newly published book on value selling: "In the Absence of Value, All that's Left Is \$\$" Currently working with the Goering Center as a Moderator of Executive Business Roundtables.

# Please see insert to register and payment must be made ahead of time. No registration without payment.

## ACCA GC ANNUAL GOLF OUTING



THURSDAY, AUGUST 20th 10:00 am Shotgun

**Aston Oaks Golf Club** 

1 Aston Oaks Drive, North Bend, Ohio



Always looking for ideas for Membership Meeting Topics & Social Outings.

If you have any suggestions feel free to pass them along to either the committee, the office or anyone on the board of directors

### **RISK MANAGEMENT CORNER**

### Learn the Lingo, Remove the Mystery, Gain Some Confidence

As a business owner, there's so much more to know about insurance than premiums (payments in exchange for coverage), losses (incidents that cause financial harm), claims (requests to pay for a loss), and deductibles (the value that an insured party must pay before an insurer will begin paying). It can be an intimidating piece of the business puzzle. But learning the basics — and a few not-so-basics — can remove some of the mystery and help you become a well-informed consumer.

Risk: The possibility of a loss occurring.

**Risk Management:** Identifying potential hazards and taking action to reduce the likelihood that they will cause a loss.

Liability: 1. A legal obligation to pay for damages caused by an insured party to someone else.

2. A type of insurance that pays for those losses.

**Certificate of Insurance:** A document that shows proof of coverage present in an insurance policy. Certificates verify coverages, limits of insurance, and policy effective and expiration dates, among other facts about a policy.

**Underwriting**: The process of analyzing risk to determine the insurability prior to taking on the risk.

Workers Compensation: Insurance that helps cover the costs connected to a work-related injury.

**Workers Compensation Experience Modifier:** A number that, based on the frequency and severity of previous losses, affects a business' workers compensation premiums.

**Endorsement:** A page in an insurance policy that either adds, changes, or removes insurance coverage.

Additional Insured Endorsement: Adds coverage for a person or organization to the policy that would not have automatically been covered.

**Primary and Non-Contributory Endorsement:** States that the policy must pay before other insurance for the additional insured.

**Waiver of Subrogation Endorsement:** An endorsement that restricts an insurance carrier from recovering the damages paid on a claim from a negligent party listed in the endorsement.

**Aggregate Limit:** The maximum amount that will be paid by an insurance company during the annual policy period for a particular coverage.

**Per-Project Aggregate:** The general liability aggregate limit will apply separately to designated construction projects.

**Umbrella:** A policy that provides additional limits of liability in case a claim exceeds the established policy limits of the primary liability policy.

While these terms are just a small fraction of what there is to know in the insurance industry, they will help you form a foundation of knowledge you can use as you navigate the complexities of running — and protecting — your business.



This article is for general information and risk prevention only and should not be considered legal or other expert advice.

The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all risk of loss. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. Qualified counsel should be sought with questions specific to your circumstances. © 2020 Federated Mutual Insurance Company.

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CORKEN STEEL PRODUCTS

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