



AGCOM INSURANCE~SERVICE ABOVE THE REST~

GROWING

ABOVE THE REST

October 2020

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## Am I covered for... My side-gig?

by Cheryl Ellis

Here in the memorable year of our Lord, 2020, with everything changing, a lot more people are trying out a "side-gig" to make ends meet. In the last month, I've seen new advertisements for lawn mowing services, house cleaning, quilt finishing, snow removal, "junk" hauling, tree trimming, homemade treats and home-grown veggies for sale and a host of other money-making ideas. I applaud the hustle! We have to be able to adjust to a changing economy! But... are you covered?

The typical homeowners policy specifically excludes any "business activi-

ties" from liability coverage. As soon as you accept money for service or a product, you are in "business". All of a sudden, you have taken a huge risk!

Imagine you make a delicious loaf of banana bread and sell it to a local family. Imagine that family gets sick with salmonella and some of them have to be hospitalized for treatment. What if they can prove that it came from your seemingly innocent banana bread? What if they sue you for the hospital bills, the loss of wages from time off work, and pain & suffering? If your personal liability policy excludes business activities and the



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My side-gig?

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YUMMY RECIPE FOR FALL

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company discovers that you received payment for the baked goods, they could refuse to even defend you in court. They would absolutely refuse to pay any settlement due as well and that could easily be into the millions. I know that sounds extreme, but these things actually happen!

There is some "wiggle room" when it comes to raw product sales — if you are selling pumpkins or whole veggies and fruits, you are not typically responsible for making sure they are clean and germ free. But the moment you slice an apple for a pie or smash a berry for jam, you take a higher risk. Plus, the moment someone steps onto your property for a purchase, you are "conducting business". If they trip over the sidewalk and twist an ankle or break a hip, you could be held responsible — your business could be held responsible.

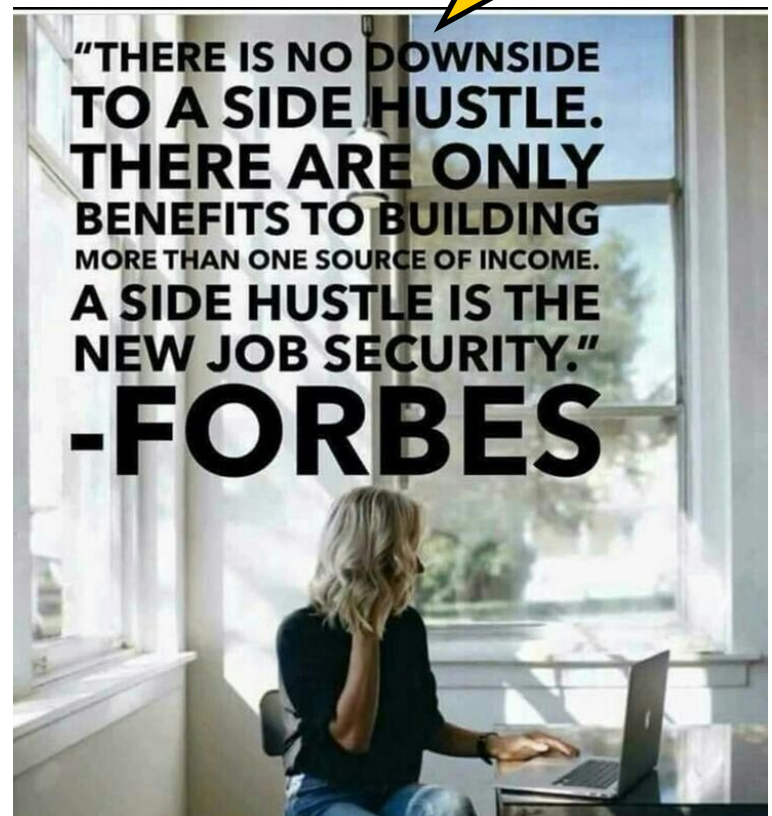
If you are offering delivery of any of your products, or driving around with your tools to get to a job, your auto policy could deny coverage as well. Something as simple as driving across town could turn into a million dollar claim that is NOT covered just because you were conducting business on that little trip.

Don't even get me started on what happens if you throw a rock into a window or car *or human* while mowing or moving snow! Or what about the priceless quilt you were finishing that was made of all of dear grandpa's old work shirts? Can you pay for that if it is smoke damaged beyond repair in your house fire? Can you pay for the suffering experienced by grandma? Your insurance may not.

And the cyber-risk?!? Oh, this insurance agent just had a little panic attack imagining a stolen laptop with your customer's checking account information you use for recurring payments!

To the good news: most of our companies will allow an endorsement adding a little bit of business coverage to your homeowners or farm policies for a small charge (one of them I added recently was only \$22/year!). All of our auto companies will allow a vehicle to be rated for commercial or business use and it is surprisingly affordable. Please let us know if you are starting a new side-gig or have a side hustle that you think may need coverage.

Except maybe...  
read what  
Cheryl wrote  
over there



## Am I Covered For...?

A lifelong learner and insurance professional, Cheryl loves to research and answer your insurance questions. Submit yours anytime.



CHERYL ELLIS [cheryl@agcomfinancial.com](mailto:cheryl@agcomfinancial.com)

## Something I have learned...

by Amanda Morales, Office Assistant

When I started working with Sheryl and Cheryl last year, I had no idea how much I did not understand about insurance. I did not even understand the “basic” terminology. I thought I had “pretty good coverage” on my autos and had no idea how important liability insurance is!

Over the last year, I have learned about the importance of insurance, be it for your Auto, Home, Farm, Renters, Commercial, etc. Having the correct amount of coverage for each individual is also very important (one policy doesn’t fit for everyone). Different companies/ individuals have different needs.

I needed liability insurance and did not know why! “What happens if someone gets injured playing at your house? Or if Danny runs his bike into someone’s car?” Sheryl asked me. “I don’t know.” was my response. That is what liability insurance is for. Sheryl then took the time to explain what liability insurance is, what it covers, and why it is so important. If someone gets hurt at your house you want to

be covered if you get sued, or if Danny hits someone’s vehicle with his bike and leaves a big scratch in it you want insurance to cover the cost of repairing it.

Working with Sheryl and Cheryl has taught me a lot. They definitely go above and beyond to make sure their customers (and employees!) understand the different types of insurance and why they need that coverage.

Amanda joined our team as Compliance Officer for AgCom Financial & Office Assistant for AgCom Insurance in 2019.



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## PARMESAN ZUCCHINI TOMATO CHICKEN SPAGHETTI

FROM AMANDA MORALES

### Ingredients

1 tablespoon olive oil  
1 zucchini sliced  
salt  
1 teaspoon olive oil  
1 lb chicken breast, uncooked, sliced  
1/2 cup basil pesto, divided  
8 oz spaghetti, uncooked  
1 cup each red & yellow cherry tomatoes, each sliced in half  
1/3 cup Parmesan cheese, grated

### Instructions

Heat 1 tablespoon olive oil in a large skillet on medium-high heat until hot. Add sliced zucchini, sprinkle with salt, and cook, on medium-high heat, for about 5 minutes, flipping once, until the zucchini is soft and

slightly browned. Remove zucchini from the skillet.

To the same skillet, add one teaspoon of olive oil and sliced chicken breast. Sprinkle the chicken with salt and cook on medium heat for about 5-7 minutes, flipping chicken slices a couple of times, until the chicken is cooked through and no longer pink in the center. Remove from heat, and stir in 1/4 cup of basil pesto with the chicken slices. In a large pot, bring water to boil, add spaghetti, and cook until al dente, according to the package instructions. Drain pasta.

Add cooked and drained pasta to the skillet with the cooked chicken. Add red and yellow cherry tomatoes (each one sliced in half). Add another 1/4 cup of basil pesto,

stir everything together, and reheat gently on low-medium heat.

Taste and add extra basil pesto (if desired) and extra salt, if needed. Remove from heat. Sprinkle 1/3 cup of grated Parmesan cheese over the pasta in the skillet.

When serving, sprinkle each individual serving plate with extra Parmesan, if desired.

*A great way to enjoy those last fresh-from-the-garden veggies of the season!*

—Amanda

