

GRIFFITH AGENCY

Four Generations of Insurance Services

COVID-19 Update: How Insurance Companies are Assisting Clients during the Pandemic

The New York State Department of Financial Services (DFS) adopted emergency legislation to provide relief to consumers and businesses experiencing financial hardship due to COVID-19. In New York, consumers and small businesses may defer paying premiums for property and casualty insurance for sixty days. Life insurance premiums in New York may be deferred for ninety days. Access your insurance carrier and online account with the contact information below:

Chubb- (866) 324-8222

<https://www.chubb.com/securePersonalContent/ng/reg/#/login>

Encompass- (800) 262-9262

<https://my.encompassinsurance.com/Login>

The Hartford- (860) 547-5000

<https://www.thehartford.com/account-access>

Liberty Mutual- (866) 290-2920

<https://www.mybusinessonline.libertymutual.com/>

Merchants Mutual- (800) 852-4052

<https://www.merchantsgroup.com/>

New York State Insurance Fund- (914) 701-2120

<https://ww3.nysif.com/>

Progressive- (877) 776-2436

<https://www.progressive.com/>

Insurance carriers continued on page 2



The Griffith Agency, Inc
845-735-4800
info@griffith-
insurance.com
www.GriffithIns.com

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**Pearl River
Restaurants
Offering Take-out
and/or Delivery**

Aqua Terra Grille
(845) 920-1340

Defiant Brewing
(845) 920-8602

Dominos Pizza
(845) 735-0500

Gentle Giant Brewing
(845) 201-8295

Gildea's
(845) 735-2564

Greenstar Diner
(845) 620-0055

Jane Café
(845) 920-1955

*Restaurants Continued
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COVID-19 Update: Insurance Contacts

Philadelphia- (877) 438-7459

<https://www.phly.com/myphly/newuser.aspx?cc=1>

Safeco- (845) 735-4800

<https://customer.safeco.com/accountmanager/Login/login.aspx>

ShelterPoint- (800) 365-4999

<https://www.shelterpoint.com/home/default.aspx>

Travelers- (800) 842-5075

<https://selfservice.travelers.com/login/#/>

Utica First- (800) 456-4556

<https://www.uticafirst.com/>

Adirondack- (844) 287-2237

<https://customer.aie-ny.com/Home>



Pearl River Then and Now:

In the late 19th century residential homes lined Central Avenue. in Pearl River. Commercial structures like this brick building (built in the 1920s) replaced the homes. Today, the brick building is home to Russo's House of Pizza. Photo courtesy of Jim Cassetta/The Pearl River Public Library. Turn page four to see how much the building has changed.

COVID-19: Small Business Guidance & DFS Info

Paycheck Protection Program

<https://www.sba.gov/>

Economic Injury Disaster Loans and Loan Advance

<https://covid19relief.sba.gov/#/>

NYS Department of Financial Services

https://www.dfs.ny.gov/industry_guidance/coronavirus/distributing_notices/model_notice/property_casualty

Pearl River Restaurants Offering Take- out and/or Delivery

Joe & Joe Restaurant
(845) 620-1800

Kwan Thai
(845) 735-5906

Luigi O'Grady's
(845) 735-9110

Muddy Brook Café
(845) 735-5665

Munno's Italian Deli
(845) 735-9405

Munno's Too
(845) 920-1766

Original La Cocina
(845) 920-1925

Pearl River Diner
(845) 732-8400

Pearl River Saloon
(845) 735-5300

Quinta Steakhouse
(845) 735-5565

**Russo's House of
Pizza**
(845) 735-0867

Sorrento's Pizza
(845) 735-0850

T.F. Noonan's
(845) 735-6427

Tacos Locos Fiesta
(914) 359-3478

Two Henry's (Hilton)
(845) 735-9000 x189

Walter's Cake Art
(845) 201-5724

Zimi Bagel Café
(845) 735-8000

*List compiled to the best
of our knowledge.*

Torres Tips: DIY Games for Toddlers

During this time of social distancing and limited outdoor activities, we've had to get a little creative with toys and crafts in the Torres household. Our oldest son, Kyle, will turn three in May and he is obsessed with numbers. Anything with numbers— the stove, clocks, playing cards— peaks his interest. After some scouring of the internet, I found some DIY crafts that I knew Kyle would love and maybe your little one will also.



Left: I used multi-colored paper to cut six shapes— circle, triangle, square, trapezoid, octagon, and pentagon. Each shape has a corresponding cup and Kyle matches and places each shape in the correct cup.



Right: I used this picture as inspiration. Before emptying my wallet, I cleaned all the coins. For our toddler we started with pennies and nickels.

Torres Tips: Two iPad Games we Recommend

Montessori Preschool—

This app covers numbers, shapes, writing, and teaches students how to create colors. There is a 30-day free trial followed by a monthly fee.

Bimi Boo Kids 123 Learning—

This game allowed Kyle to learn numbers 1 to 20 while playing games, drawing, and adding.

MY FIRST YEAR OF HOMEOWNERSHIP: 5 LESSONS LEARNED



By: Mark Griffith III
Mark3@griffith-insurance.com

Keep a reserve fund for expenses or unexpected repairs

Two months into owning our home we discovered that we had an infestation of termites in our detached garage. This was a \$800 expense my wife and I were not expecting nor did we budget for. Luckily, we opened a joint savings account just for situations like this.

Complete projects before moving in

A month after moving in, we called a contractor to see what it would cost to resurface our wood floors. We wanted a professional to sand them down to their original beauty. We were told we'd need to move all of our furniture- basically move everything we just moved in, back out. We should have had the floors done before we moved. This is our biggest regret to date.

Leave some home projects to the professionals

Over the summer our guest bathroom shower faucet started to leak. I figured that since I'm a pretty handy guy, I would tackle the project myself. After watching a YouTube video for my specific shower faucet, I thought it would be an easy fix. I brought all the necessary gaskets and lubricants to service the fixture. Long story short, I ended up ripping out the shower faucet valve from the wall. We had

to shut the water off to the second floor for two days. Both of our bathrooms are located on the second floor which didn't make my wife too happy. At this point, I had to call the professionals. A job that should have cost me \$50 became an \$800 job.

Do not feel obligated to furnish every room right away

Once we moved in, we felt obligated to furnish each of our rooms. We did not have a large budget for the furnishing so we bought budget tables and décor from Wayfair and Ikea. Some of the furniture we got was satisfactory quality but most of the stuff was just horrendously bad. Particle board, bad quality control, damaged goods, you name it. I can already tell a good portion of the furniture we purchased will need to be replaced within the next year. I wish we took our time and bought better quality pieces to begin with as it would have saved us money in the long run.

Learn how to turn off the water to the home

One thing I did correctly before my shower faucet project fiasco was shut off the water to the house. This was a saving grace. If I didn't shut the water off to the home, I would have had water gushing out of the faucet valve that I ripped out. I would have had water damage to the lower levels of the house. It is imperative to know how to shut off the water to the house in case of an emergency. There is usually a valve somewhere in the basement- make sure you know where it is!

The Griffith Agency, Inc.
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Pearl River, NY 10965



*The greatest compliment
we can receive is a referral from
our customers and friends.
845-735-4800
info@griffith-insurance.com*

www.facebook.com/TheGriffithInsuranceAgency

Defensive Driving: Insurance Reduction

Interested in taking the course online?

Visit <https://nysdriver.com/>

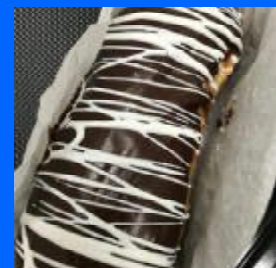


Pearl River Then and Now:

Exterior of Russo's House of Pizza taken April 6, 2020.

Local Business Spotlight

Walter's Cake Art
3 Veteran's Parkway
Pearl River, NY
(845) 201-5724



*Walter Castelli has been
creating cakes and
baked goods for 30
years. He opened his
Pearl River shop in 2018.*