



Rest Assured.

Issue 17 Nov 2011

LH&CO. VOLUNTEERS AT LCHCC

Landry Harris & Co. is a proud supporter of the Lafayette Community Health Care Clinic (LCHCC), who provides quality outpatient health care for the working uninsured of Lafayette Parish. Many people in our community go to work every day contributing to the economy of Lafayette who cannot afford basic healthcare. These are people who are doing their part and yet do not qualify for government support. LCHCC provides them with free healthcare, helping to keep them healthy and productive members of our community.



Clinic Volunteers: Jennifer Riplie, Claire Bourque, Susan Patin, and Katie DuBois

As a supporter of LCHCC, we volunteer our time helping out at the clinic office and we sponsor food nights once a month for the volunteers.

IMPORTANT DATES:

Christmas Day 12/25

Christmas Holiday 12/26
(Office Closed)

New Years Day 1/1

New Years Holiday 1/2
(Office Closed)

Martin Luther King, Jr.
Day 1/16

MERRY CHRISTMAS AND HAPPY NEW YEAR!

From all of us at

Landry, Harris & Co. and Howard Risk Advisors,

we wish you and your families a

Wonderful Holiday Season

and a Prosperous New Year!



Landry Harris & Co.
Howard Risk Advisors
600 Jefferson Street, Suite 200,
Lafayette, LA 70501
Phone: 337-266-2150
Fax: 337-266-2151

INSURANCE AND RISK ADVISORS

OUR PROMISE

We promise to give you courteous and friendly service.

We promise to give you prompt and accurate insurance proposals.

We promise to seek options which may reduce your costs.

We promise to return your telephone calls promptly.

We promise to be truthful, honest and fair in all that we say and do for you.

We promise to give you professional advice on your insurance program.

We promise to take time out to listen to your needs and concerns.

We promise to maintain high business standards.

We promise to follow the golden rule “Do unto others as you would have them do unto you”.

WE PROMISE TO KEEP OUR PROMISES!

WHAT'S NEW AT LH&CO & HRA?



Please join us in welcoming Janet Burns to our Commercial Team. Janet will be working as an Associate Account Manager. Janet brings with her over 20 years of experience in the insurance industry. We hope you will join us in welcoming her.

Achievement is largely the product of steadily raising one's levels of aspiration and expectation.

**-Jack Nicklaus
Golfer**

MEET OUR PERSONAL LINES DEPARTMENT

As some of our clients already know, Landry Harris & Co. has an exceptional Personal Lines Department. We would like introduce Debbie Guidry and Staci Cormier.

Both ladies have several years of experience in the insurance industry and can help any of our clients with their personal insurance needs ranging from Home-owners to Auto to Boating and Umbrella policies. Please give either Debbie or Staci a call if they can be of any assistance to you at 337-266-2150.



Debbie Guidry



Staci Cormier

DIRECTORS & OFFICERS LIABILITY (D&O)

Directors & Officers Liability (D&O) policies provide liability protection for directors and officers against claims made for actual or alleged wrongful acts. D&O policies are designed to protect the assets of the organization and the personal assets of the directors and officers as well. As litigation costs and the amount of lawsuits brought against directors and officers increase, D&O policies have become more important for organizations to consider. While lawsuits can come from many other sources such as competitors, customers, vendors, and governmental agencies; typically it is shareholders of an organization that are most likely to bring suit against an entity. The types of allegations brought against an organization include breach of duty, fraud, unfair business practices, infringement of trade secrets and many others. Please don't hesitate to contact our office at 337-266-2150, if you think you might be in need of Directors & Officers Liability coverage.

Claims Examples:

Misuse of funds—\$5,000,000

The state attorney general sued a large charitable foundation, alleging the trustees were excessively compensated and devoted insufficient time and resources to support the foundations intended purpose. The suit was settled for \$5 million.

Failure to manage a property lease—\$2,000,000

A group of members sued a country club, alleging the directors and officers failed to renew an option to extend the lease of the land used as a golf course. As a result, the lessor required the club to either purchase the land for more than \$10 million or to lease the land for a substantial price. The suit was settled for \$2 million.

PROTECTION FROM CYBER LIABILITY

Whether a firm's data is compromised by a hacker, virus, cyber thief, or simply because of lost or stolen computers, laptops, flash drives and smart phones, data breaches can have serious ramifications. There are substantial financial costs involved in finding and remedying a breach, including the cost of notifying customers - now legally mandated by 46 states - possible fines and legal expenses. The company can also suffer immense damage to its reputation and from the interruption to business. Please see the following claims examples.

Data Breach - A regional retail company stores sensitive personal information as electronic data on its computer system. This system is compromised when a third party sends a Trojan horse program via email to a number of employees. The invasive software allows the third party to access the system. Names, addresses and credit card numbers for over 500,000 of the company's customers are captured out of the system. In this example, a Cyber Liability policy can respond in multiple ways, such as: Security breach remediation, Defense from litigation, Reimbursement of regulatory defense expenses, Reimbursement of public relations expenses, and Computer program & electronic data restoration.

Computer Fraud - A former employee gained unauthorized access to an insured's accounts payable in the computer system. Using this access she altered bank routing information on outgoing payments, resulting in \$1 million being transferred to her personal account rather than to the entity which was supposed to be paid. Cyber liability covers damages caused by unauthorized entry of data into the insured's computer system.

Unfortunately, in this day and age, no one is 100% safe from cyber thieves and viruses. Cyber Risk is something we all need protection from. Please call our offices if you have any questions or would like to obtain a quote for Cyber Liability coverage.

FUN CORNER

The first person to complete this puzzle and turn it in, will receive a small prize from Landry Harris & Co. Please turn your completed puzzle in to caleb.kestner@lh-co.com. *Please don't forget to include your contact information.*

WORD SEARCH

T	I	W	M	K	R	H	C	G	R	V	W	I	D	G	P	C	Y	H
L	D	O	X	E	G	I	N	V	W	G	O	N	A	Y	O	Q	P	U
O	V	R	W	A	Q	C	J	J	P	I	R	W	C	C	L	X	B	S
B	O	K	I	D	E	U	I	S	F	E	K	J	C	H	W	U	G	C
E	K	W	D	S	K	B	B	T	H	C	E	U	P	Q	B	U	N	M
L	O	E	L	L	K	H	R	U	Y	N	R	A	Q	C	G	U	A	C
H	U	I	J	Y	R	M	R	B	D	R	S	C	F	P	B	R	I	U
K	J	Y	S	M	Q	S	A	O	E	X	C	L	U	S	I	O	N	E
B	I	L	C	E	K	F	R	N	B	C	O	J	O	T	K	K	T	S
H	T	Q	Y	O	V	S	C	D	A	O	M	W	I	Q	A	P	S	E
N	C	T	Q	Y	E	E	F	U	D	G	P	M	V	F	B	Y	M	V
B	M	J	X	M	E	O	R	O	B	U	E	Q	A	V	A	S	T	W
D	O	W	E	X	I	N	E	I	Q	O	N	M	F	T	E	Y	G	H
Q	R	N	T	B	W	L	Q	K	T	C	S	V	E	B	W	N	W	G
R	T	M	X	Y	N	H	U	B	Y	Y	A	P	V	N	M	R	H	N
F	R	M	J	I	N	D	E	M	N	I	T	Y	Y	Q	T	H	L	S
C	J	T	K	K	K	D	N	K	J	G	I	E	O	A	J	G	E	S
O	P	I	G	H	E	M	C	M	N	C	O	N	T	R	A	C	T	U
N	T	B	C	P	M	I	Y	Q	W	K	N	W	F	N	K	B	D	Y

Word Bank

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|-----------------|----------------------|-------------|
| Flood | Exclusion | Contract |
| Maritime | Workers Compensation | Bond |
| Risk Management | Frequency | Endorsement |
| Indemnity | Severity | |