The Quill Newsletter

Issue 29
Fall 2026

Auto • Home • Life • Business

2 N. Main Street, Cortland, NY | (607) 756 2805
78 North Street, Dryden, NY | (607) 844 8626
2428 N. Triphammer Rd, Ithaca, NY | (607) 319 0094

baileyplace.com

Planning for What's Next

Across Central New York and the Southern Tier, towns and villages are writing land-use plans, updating zoning codes, and negotiating agreements focused on large solar farms, wind projects, and data centers. Local boards are asking hard questions about road wear, water use, emergency access, decommissioning costs, and how a project may change the character of a small downtown. Communities like Dryden, Marathon, and Homer are pairing that work with millions of dollars in grants from NY Forward and Downtown Revitalization Initiatives to shape growth on their own terms and visions. This planning is important! It is cheaper and less painful to plan for change than to react once it happens suddenly.

That same logic applies to individual families and businesses and their insurance programs. Insurance should be built ahead of the need rather than in response to it. That kind of planning is easier with a local, independent agent who already knows the community. This issue of The Quill shows the successful result of some of that planning with Sun Dog Downtown Clubhouse and the Community School of Music and Arts. We also share common pitfalls for businessowners to avoid, and how families can plan ahead by purchasing an Umbrella policy. A conversation with a Bailey Place Insurance agent is a good place to start structuring coverage that keeps pace with change, instead of catching up to it.

Jeremy

Jeremy D. Boylan
President
Phone: (607) 756 2805

Tornadoes, Flooding, and Rising Insurance Costs in New York State

For generations, most New Yorkers viewed tornadoes as a Midwest problem and flooding as an occasional inconvenience. Over the last five years, however, severe weather has become a growing concern across NYS. Tornado activity has increased, heavy rainfall events have become more frequent, and communities that once considered themselves relatively insulated from these risks are experiencing significant property damage. According to the National Oceanic and Atmospheric Administration, NYS averaged about 10 tornados per year from 2020 to 2023. However, in 2024 alone, New York recorded 32 confirmed tornadoes statewide, one of the most active tornado years on record.

Here in Central New York our clients have experienced several notable tornado events. In July 2024, the National Weather Service confirmed an EF-0 tornado in Virgil in Cortland County with estimated peak winds of 80 mph and a track of approximately 7.5 miles. The same storm system caused widespread tree, utility, and property damage in McGraw, Marathon and Blodgett Mills area.

Tompkins County has also experienced tornado activity in recent years. The National Weather Service documented tornadoes affecting the county in 2021 and again during severe weather events in 2023. These confirmed tornados surrounding Tompkins have had widespread damage throughout the Finger Lakes Region and the Southern Tier.

Just earlier this year in 2026, residents of northern Cortland County again found themselves under a National Weather Service tornado warning when radar indicated rotation near Scott, Preble, East Homer, and Truxton on Sept. 2. While a tornado warning does not necessarily mean a tornado was confirmed on the ground, it highlights how frequently Central New York is now encountering conditions capable of producing tornadoes.

Flooding has become an equally significant concern. Across New York, intense rainfall events have caused flash flooding, washed-out roads, damaged homes, and overwhelmed stormwater systems. Tompkins County has experienced multiple flooding incidents in recent years, including roadway flooding and water over roadways during heavy rain events in 2025. Severe flooding events can occur with little warning and often impact areas that are not traditionally considered flood-prone.

(Continued on page 3)

Protecting Your Small Business and the Coverage Gaps That Threaten It

Small businesses are the backbone of Central New York. From the shops and restaurants lining Main Streets in Ithaca, Cortland, and the surrounding towns to the contractors, manufacturers, and professional practices that support them - locally owned businesses employ neighbors, keep money circulating in the community, and give our towns and cities their character. When one of these businesses is knocked off course by a lawsuit, a fire, a flood, or a cyberattack, the damage rarely stays contained to that one business. Jobs are lost, other local businesses that depend on it feel the ripple effect, and a piece of the community's identity disappears.

That is what makes insurance coverage gaps so costly, and so common. Many business owners assume that a standard property and liability policy has them covered, only to discover after a claim that it does not. Do you know if your current policy covers the following pitfalls:

- **An employee lawsuit over harassment or wrongful termination**
- **A professional negligence lawsuit from a dissatisfied client**
- **A break-in that shuts the doors for months**
- **A cyberattack that exposes customer data**
- **A mechanical breakdown resulting in loss of refrigerated inventory**
- **A vehicle accident during a delivery**
- **A flood outside the mapped flood zone**

Any one of these can fall outside a basic policy's protection, and any one of them can be enough to sink a small operation. This is exactly where a local, independent agent makes the difference. A national call center or online quote engine has no idea whether your Utica manufacturing shop runs delivery vehicles, whether your Syracuse restaurant sits near a floodplain, or whether your professional practice carries a different liability profile than the business next door. A local agent does, and takes the time to walk through your operations line by line, asking the questions that surface gaps you did not know you had.

The agents at Bailey Place Insurance work with small and midsize businesses across Central New York every day, and they know the coverage gaps outlined above are not hypothetical. They regularly review clients' policies against real exposures like employment practices liability, business interruption, cyber incidents, and flood damage, then recommend coverage sized to the business, not a generic template.

If your last policy review happened more than a year ago, or you have never had one, a conversation with a Bailey Place Insurance agent is worth the hour it takes. It could be the difference between a bad week and a business that never reopens.

Sun Dog Downtown Clubhouse

Golf season in Cortland is now a year-round experience thanks to the opening of Sun Dog Downtown Clubhouse. People can enjoy the game while experiencing a new destination for food, drinks, and entertainment in the heart of downtown. Located at 28 Main St. in the former Mullens Office Outfitters building, the venue features three state-of-the-art TrackMan golf simulators, a full-service bar and restaurant, and an elevated space designed for live music and special events.

Created by local musician and entrepreneur Chris Merkley, the concept emerged from a downtown revitalization project he began several years ago. Sun Dog Downtown Clubhouse is the first business of its kind in Cortland. Designed as a welcoming gathering place, it offers an atmosphere where friends, families, and visitors can connect and have fun regardless of the season. While Sun Dog embraces the feel of a traditional clubhouse, there are no memberships or dues required. Guests of all ages and skill levels are welcome.

For Merkley, the project is also an opportunity to share a sport he has enjoyed throughout his life. "Our goal has always been to create more than just a restaurant. We wanted to build an experience," said Merkley. "Bringing the simulators together with great food, drinks, and warm hospitality allows us to offer something truly unique, and we're excited to share it with the community."

Customer Spotlight

Owner Chris Merkley and Director of Operations Tyler Coakley near the entrance to Sun Dog Downtown Clubhouse.

The business takes its name from the atmospheric phenomenon known as a sun dog, a bright spot that appears on either side of the sun. In many cultures, they are considered signs of good fortune and positive change. Merkley drew inspiration watching his dog follow a patch of sunlight moving across his living room floor during the winter months. "We wanted Sun Dog to be that sunny spot downtown that people could seek out through all the seasons."

Sun Dog Downtown Clubhouse represents another positive development contributing to Cortland's ongoing downtown revitalization efforts. For local businesses, organizations, and community groups, it offers a fresh option for team outings, client gatherings, and special events. The central location makes it a versatile venue for both casual and professional occasions. You can learn more about Sun Dog, including hours, menu options and more at sundogdowntownclubhouse.com.

Community School of Music and Arts

What began in 1962 as an affordable community music school has grown into one of Tompkins County's leading nonprofit arts organizations. Founded under the leadership of Clayton and Eunice Weber, the Community School of Music and Arts (CSMA) was created to make music education accessible to everyone in the community. Today, CSMA offers affordable programs in music, visual arts, dance, and theater for students of all ages, from children as young as five to senior adults.

Located in downtown Ithaca, CSMA is a vibrant community space where creativity comes to life every day. The school offers private lessons, group classes, workshops, summer camps, gallery exhibitions, rehearsal space rentals, and performances in Martha Hamlin Hall. With events constantly happening, CSMA is always buzzing with excitement and serves as a welcoming and safe home for artists and community members alike.

"We want to make sure art thrives in Tompkins County," Megan Omohundro, CSMA's Executive Director as well as the winner of the 2024 Tompkins Connect Fab 5 Leader of the Year Award, says. "I enjoy being around artists. I enjoy being around people that all think differently, and come up with creative ways to express themselves. That's what artists do."

In recent years, CSMA has experienced remarkable growth. Student enrollment has grown over 80% from roughly 390 to more than 700 participants, reflecting the organization's commitment to expanding programs and meeting the evolving needs of the community. Staff members have worked hard together to create new opportunities for people of all backgrounds to participate in the arts.

Customer Spotlight

Meet some of the creative and energetic staff at CSMA

CSMA's staff is made up of all working artists who bring their own creative experience into the building. Beyond the day-to-day activities at CSMA, the organization works with local groups, including Cornell University, Ithaca College, and Tompkins Workforce Solutions, to support youth development and strengthen community connections through the arts.

"The staff are the most understanding and supportive people I've had on the team ever—they have so much compassion and grace for others ensuring that we do our job effectively." Omohundro says. "We are continuously becoming more community centered, which is our goal, and people are noticing when they walk through our doors."

Together, the staff and students continue to shape CSMA into more than an arts school, it's a place where creativity, learning, and community come together every day.

The Community School of Music and Arts is open Tuesday – Saturday. To learn more about CSMA you can visit csma-ithaca.org or find them on social media.

Meet Our Team:

Julie Thomas

Julie has been a valued member of the Bailey Place team since February of 2026, Julie is a business account manager and processor. She specializes in working with small businesses on their insurance. Born and raised in Cortland, she has deep roots in the community and raised her daughter here as well. In addition to her role at Bailey Place, she is also a local business owner. Julie proudly owns a salon in Cortland and spends plenty of time there. When she isn't helping clients or running her business, she enjoys traveling and spending quality time with her daughter. While here at Bailey Place, Julie loves expanding her knowledge of the industry as well as making meaningful connections with both clients in the community and coworkers.

Tornadoes, Flooding...

Continued from page 1)

These weather trends are affecting the insurance marketplace Insurance companies are paying more claims from tornadoes, windstorms, hail, and flooding than ever before. At the same time, construction costs, labor expenses, and building material prices have increased dramatically. As a result, many insurance companies have raised premiums, increased deductibles, tightened underwriting guidelines, and become more selective about the properties and businesses they insure.

One of the biggest misconceptions among homeowners is that flooding is covered by a standard homeowners insurance policy. In most cases, flood damage from rising water, overflowing streams, surface runoff, or flash flooding is NOT covered. Separate flood insurance is generally required to protect against these losses. With changing weather patterns and more frequent heavy rainfall events, flood insurance is becoming an important consideration even outside traditional high-risk flood zones.

For homeowners and business owners alike, now is an excellent time to review insurance coverage with a local independent insurance agent. A coverage review can help ensure building values reflect today's rebuilding costs, identify potential flood exposures, evaluate cyber and business interruption risks, and determine whether additional protection may be needed. Independent agents can compare options from multiple insurance companies and help tailor coverage to the unique risks facing families and businesses in our region.

As severe weather continues to evolve across New York State, preparation is becoming just as important as recovery. Understanding your risks and reviewing your insurance coverage today can help prevent costly surprises after the next storm.

BAILEY PLACE
INSURANCE

Auto • Home • Life • Business

P.O. Box 10, Cortland, NY 13045

RETURN SERVICE REQUESTED

Proudly Representing Erie Insurance

Erie Insurance®

BAILEY PLACE INSURANCE

WE LOVE REFERRALS!

Refer a friend and get a gift card to a local business.
Coffeemania • Dryden Hotel
Ithaca Bakery

Did You Know?

1. Alien Abduction Insurance Exists
Since 1987, people in the U.S. have been able to purchase insurance against alien abduction. The trick, of course, is proving it happened.

2. Death by Laughter Was Once Insured
In the early 1900s, some people reportedly purchased insurance that would pay if they died from excessive laughter at a movie theater.

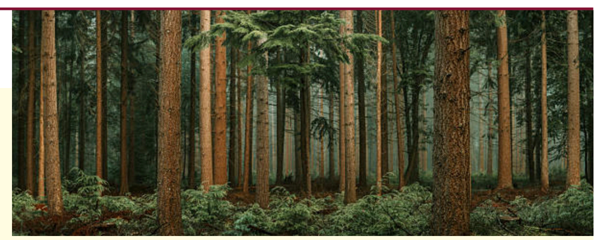
3. Gene Simmons Insured His Tongue
The KISS bassist reportedly insured his famous tongue for $1 million. When your livelihood depends on a body part, insurance gets creative.

Actual Claim Quotes

These are reportedly from real insurance claims:

- "In an attempt to kill a fly, I drove into a telephone pole."
- "I didn't think the speed limit applied after midnight."
- "An invisible car came out of nowhere, struck my car, and vanished."
- "I thought my window was down, but I found it was up when I put my head through it."

If A Tree Falls…



When a tree falls, determining which insurance policy responds often depends on where the tree lands and what caused it to fall. In most cases, if a healthy tree falls due to a windstorm, heavy snow, or another covered peril and damages your home, garage, fence, or other insured structure, your homeowners policy typically pays for the repairs, subject to your deductible. The same generally applies if your neighbor's tree falls onto your property. Contrary to popular belief, your neighbor is not automatically responsible simply because the tree came from their yard. Instead, the insurance covering the damaged property is usually the one that responds first.

However, there can be exceptions. If a tree was dead, diseased, or obviously hazardous and the owner knew, or reasonably should have known, about the condition but failed to address it, that owner could potentially be held liable for the damage. In those situations, the neighbor's liability coverage may come into play. Homeowners policies may also provide some coverage for removing fallen trees, particularly when they block a driveway or damage an insured structure. If a tree falls without causing any damage, cleanup costs may be limited or not covered at all. Because every claim is unique and policy language varies, it's always a good idea to contact your insurance agent promptly after a loss to discuss coverage and the claims process.