

## Customer Spotlight

### **Anvil Campground: 61 Years Strong**

In 1954, Ike was in the White House, Greater Williamsburg had a population of 25,000, and the recreational vehicle industry was in its infancy. In 1954, Ralph Jump and his son, Jerry Jump leveled a soybean field approximately 3 miles from the center of Williamsburg to create a trailer court. Friends told him he would go broke because he was too far from town.

Sixty-one years and two generations later, the Anvil Campground is a thriving business in the hands of owner Chris Jump and his brother, operations manager Raymon. The meticulous grounds belie the enthusiasm of the entire Jump family for their chosen business, with a focus on strong customer service and continual grounds and infrastructure improvement.

Anvil Campground gets its name from the Jump family's proud connection with the Colonial Williamsburg restoration. In the late 1920's as the restoration began to take shape, John D. Rockefeller canvassed the country for talented artisans and tradespeople to take on the task of authentically recreating the colonial town. Blacksmith James Riley Jump of Michigan, great grandfather of Chris and Raymon, was invited to participate, and

moved his family to Williamsburg to take on the task. James and son Ralph made much of the ironwork used in the original restoration.



Under the leadership of Ralph, succeeded by son Jerry and wife Patricia, and now Chris, the campground has weathered many storms, from the gas crisis of the '70's to economic downturns to literal floods, hurricanes and ice storms. The family has always bounced back. Today, Chris cannot imagine a better way to earn his living. "I love what I do," says Chris, "so the challenges are all good."

Chris took over the family business after his father Jerry passed away in 2005, and bought it outright in 2011. He has put his undergraduate training in business to great use, modernizing the internal management of the business and investing in infrastructure improvements from WiFi to recreation facilities to landscaping and utilities. Chris is proud of the campground's top rankings



*Anvil Campground owner Chris Jump*

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### *To current and past Anthem, Inc. clients,*

On January 29, 2015, Anthem, Inc. (Anthem) learned of a cyberattack to its IT system. The cyberattackers tried to get private information about individuals with data on Anthem systems.

As soon as Anthem discovered the attack, Anthem immediately began working to close the security vulnerability and contacted the FBI. They have been fully cooperating with the FBI's investigation.

Anthem has also retained Mandiant, one of the world's leading cybersecurity firms, to assist in the investigation and to strengthen the security of their systems. Anthem is providing identity protection services to all individuals that are impacted. Please go to [anthemfacts.com](http://anthemfacts.com) or call 1-877-263-7995. You may also go to Middle Peninsula's [homepage \(midpen.net\)](http://midpen.net) to view the link.

—Your Middle Peninsula Health Insurance Team

## **Anvil Campground**

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on travel sites TripAdvisor and Good Sam Park (a standard in the camping industry) and continues to be driven by the metrics that got them there: a friendly staff, high-end amenities, cleanliness, lush landscaping and a convenient location.

Chris also appreciates professional guidance when he needs it. After taking on the business, he turned to Middle Peninsula for help with his commercial insurance, health insurance, and financial planning. Says Chris, "I inherited a different agency. I didn't even know the agent -- just got the annual bill. Middle Peninsula is a one-stop resource for me and they are all very responsive. I am very happy with the relationship."

As Memorial Day weekend dawns, the Jump family

anticipates a good summer season. The campground's sixty sites, including eleven tent sites and two cottages, are in top shape and bookings are strong. The family is also on the precipice of a new era, as Chris and his wife Cielomar are expecting their first child any day. Middle Peninsula Insurance and Financial Services is proud to support this Williamsburg gem.



*Anvil Campground is located at  
5243 Mooretown Road  
Williamsburg, VA 23188*

*To learn more:  
[anvilcampground.com](http://anvilcampground.com)  
757-565-2300*

## **Personnel News**

### **Congratulations to Steve Rice**



I am pleased to announce that Steve Rice is officially an owner and partner at MidPen. Bill Morrison and I are really excited to have Steve with us in this capacity and we appreciate the expertise and all that he has done for our company to date. Please join me in congratulating Steve on this accomplishment.

—Joe Harrow, President

### **Welcome to Owen Jordan**



We are pleased to announce the addition of Owen Jordan to the Middle Peninsula team. Owen will be a Commercial Lines Producer and comes to us from Lumber Liquidators where he worked in commercial sales. He is a graduate of Lafayette HS and Radford University. Owen enjoys playing golf and hunting in his spare time. He brings strong sales experience with him to Middle Peninsula and we are thrilled to have him here.

### **Congratulations to Kelsey Powell**



Health Insurance Specialist Kelsey Powell received her MBA from William & Mary's Mason School of Business in May. Congrats, Kelsey!

## Summertime Fun: Make Sure It Is Properly Insured

by Steve Rice, Chief Operating Officer at Middle Peninsula

Summertime is right around the corner and with it comes thoughts of new toys, fun and vacations. We certainly don't discourage anyone from enjoying the summer, but as your insurance professionals it is our duty to advise you that properly insuring your fun could save you plenty if the good time goes sour. Here are just a few of the more popular summertime pleasures that require some special insurance consideration.

### Watercraft

Buying a jet ski or a boat can put you on your way to great fun in the sun, but if you don't have the right insurance when something goes wrong, you could be in a boatload of trouble.

Putting the right boat insurance in place will cover the liability you could incur as a result of damage and injuries to others and can also cover damage done to your watercraft. *Your homeowners or renters insurance might provide the coverage you need but it most likely does not cover any personal watercraft or larger boats.*

**So, if you buy a watercraft, don't get caught up the river without a paddle! Just give us a call and we will get you what you need.**

### Swimming Pools

There aren't many things more enjoyable in the summer than a backyard pool. There also aren't many things more wrought with potential problems. *The risk of someone getting injured on your property and the chances of you being sued to pay for those medical damages increase dramatically with pool ownership.*

Many homeowners policies exclude coverage for pools and if they do provide coverage, it may not be enough. At the very least, we usually recommend getting or increasing the limit on your umbrella. For just a few hundred dollars, you can double or triple your liability limit.

**In any event if you have a pool or you are thinking of installing one, let us know and we can be sure you don't get caught in the deep end when a loss occurs.**

### Motorcycles

Is there a better way to enjoy the summer than going for a ride on motorcycle? To many people the answer is an emphatic "NO." If you are one of those people, *here are two requirements you should be aware of here in Virginia: you have to wear a helmet and you have to have insurance.*

The style of helmet you buy is up to you but we can definitely help you get the right insurance. Just give us a call and we will walk you through your coverage needs and the things that will affect your price such as your accident history, where you ride, your age, how you store the bike, whether you have taken safe riding courses and if you belong to a motorcycle club.

**Once we get all that straight, you can ride with nothing on your mind but the open road and a nice, warm summertime breeze!**



Photo courtesy of Jeremy Hanke



## Summertime Fun

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Photo courtesy of German Medeot

### Antique Cars

Summer is the time for getting that antique out of the garage and taking it for a ride or showing it off in a parade or car show. Before you head too far down the road, make sure you have the right insurance.

***Antique cars require separate insurance from your regular car because of their more limited use and because they typically become more valuable as they age.*** Specialty insurers, whom we can access, will offer the coverages you need such as those offered in agreed or stated value policies. This means you and your insurance company agree on a value which will eliminate any questions in the event of a claim. Our markets also have the resources to

help you find rare parts and mechanics with the expertise to handle your antique car.

**So, don't ruin your fun by having insurance that is as ancient as your antique car.**

### Vacation Home Rentals

Renting out your home or renting someone else's home can be a great way to enjoy a summer vacation but you should know that the ***insurance requirements can vary considerably, depending on the length and frequency of the stays.***

Some insurers may allow a short-term rental (a week or several weekends) of your primary home under your homeowners policy. Others may require additional coverage or a renter's insurance policy. Longer term rentals are almost always going to require a dwelling rental policy or even a policy designed for hotels or B&B's.

If you're renting someone else's home for your own summer vacation, check with renting agent to see what kind of coverage the renter is offering. We can then see what is needed to fill in the gaps so that your dream vacation does not become a nightmare.

In summary, we understand that insurance is not the first thing on everyone's mind when it comes to summertime fun but you should, at least, give it a thought. ***We are here to help so simply call us and we can ensure that your fun is a whole lot more fun knowing you are properly insured should your good time take an unexpected bad turn.***

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