

Stan Dreckman & **Ruby** present:

August 2011

# The Insurance Safety Advisor

For Friends & Clients of Huggins/Dreckman Insurance Agency, Inc.  
and **DRIVE RIGHT** Insurance Services, Inc.

**Your Consumer Awareness Advisors and  
Insurance Education Advocates**

12535 Seal Beach Blvd, Seal Beach CA 90740 www.hdinsure.com CA DOI # 0212199

**August: The Last Days of Summer – Enjoy Them!**

## Boat Insurance Basics

This is the time of year when people are having fun on the water, and then they run out and buy a sailboat or powerboat. Please note these tips:

- \*There is no coverage under car policies for boats, and homeowners policies offer limited protection.
- \* If you can't afford to replace the boat if it is damaged, then purchase Hull protection. It's cheap, and the boat insurance forms usually offer the best liability packages.
- \*Sailboats under 26 feet in length & outboard boats under 25hp can find liability coverage in the homeowners policy; still, the package is superior.
- \*Row-boats are fine for liability protection, but many rowing craft are quite expensive; so again, the boat package may be the best way to go
- \*The type of boat you purchase may prove problematic. Many insurance companies refuse to cover kit boats, houseboats, or competition bass boats and speedboats. You'll pay a steep premium through a specialty insurance company to insure these.
- \*Many insurance companies reject boats over 15 or 20 years of age because they normally account for more losses than newer boats. If you do purchase an older boat, consider ordering a marine survey prior to the sale; it will expose any problems.

## Pay Bills On-Line!

For your personal & business policies:  
[mercuryinsurance.com](http://mercuryinsurance.com), (p)  
[webpay.mercuryinsurance.com](http://webpay.mercuryinsurance.com) (b)  
[safeco.com](http://safeco.com) / [ormutual.com](http://ormutual.com),  
[cignsurance.com](http://cignsurance.com) / [geovera.com](http://geovera.com)

Billing questions: [www.hdinsure.com](http://www.hdinsure.com)

## Help's A-Comin' to a Home Near You

Even in the current "down" economy, employment of either full-time or part-time domestic workers is at record levels. The numbers are estimated to be at least 1.5 million domestic workers countrywide, and that is most certainly a low estimate.

Services provided by domestics are awesome, but there can be risks to you beyond the occasional broken vase. The following are some ways to reduce the risks of employing domestic workers and to ensure that these workers are protected as well.

- \* If you are hiring a domestic worker through ads that appear on your doorknob or placed under your doormats, run a background check on these potential domestics to see if they (a) are U.S. citizens, (b) have a history of filing lawsuits, (c) have credit problems, or (d) have a criminal record. If you are using an employment agency, verify the above steps are performed.

- \* If using an outside firm or agency to hire your help, verify the worker has workers compensation coverage. Each year, ask for an updated certificate of insurance from the employment agency, to verify that coverage is in effect.



- \* It has been said that you should also prepare a well-organized and documented human resource file for every domestic employee you hire. And, in addition, you should have an employment application as well as an employment manual or handbook. However, none of us is going to go to this amount of work unless we have several full-time staff at home. You might want to simply make sure that you file 1099s in these post 2010 California election years, particularly if you have election plans.

- \* If you have several domestic employees, you must consider employment practices liability (EPL) insurance. This coverage can protect you from a wide variety of lawsuits, including allegations of discrimination, wrongful termination, harassment, etc. A personal injury endorsement under your homeowners policy and a personal umbrella policy are also recommended. But, if you develop children with the assistance of the hired help, your best advice is to seek family law help!

- \* You may also want to consider some type of fidelity bond for these employees, particularly for new employees. This bond is supposed to protect you if the domestic worker commits a dishonest act in your employment (e.g., theft of jewelry). But, often these bonds are useless; a locked safe is the best insurance. If you instead opt to get help through an agency, verify that the staffing agency has purchased fidelity bonds on their employees and ask for a copy of the bond.

## Safeco Clients Get 24/7 Live Service Center

All Huggins/Dreckman & **DRIVE RIGHT** Insurance **Safeco** clients now can access **Safeco's Gold Customer Service** unit 24/7, 365 days a year! **Safeco's Gold Service** provides our clients with a 24/7 live office for your convenience. Day or night, **Gold Service** is available to you: **S66-4SAFECO!**

## Did You Know that We Provide Our Clients . . .

### Personal Insurance

- \* Homeowner's Insurance
- \* Auto & Motorcycle Insurance
- \* Rental Property Insurance
- \* Condo Homeowner's Insurance
- \* Renters Insurance
- \* Personal Umbrella Insurance
- \* Recreational Vehicles

### Business Insurance

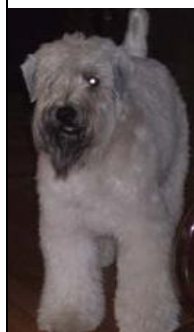
- \* Investment Property Insurance
- \* Apartment House Protection
- \* Shopping Center Protection
- \* Business Insurance Systems:  
Property, Liability, Workers' Compensation, Umbrella, Auto, Management & Privacy Liability
- \* Earthquake / Flood / Landslide

### Life Insurance/Benefits

- \* Life Insurance: Term, Whole Life, Universal Life Products
- \* Long Term Care
- \* Group & Individual Health Plans
- \* Supplemental Health Plans

## Ruby says, Be Proactive & Get Started Today!

Make sure your pet gets regular shots & exams to prevent pet diseases. Your best friend depends on you!



Ruby wants you to live a healthy life. Adopt a pet!

## If You Die, How Will They Live?

Insure Your Family's Survival with the Lowest Rates in Town

**\$250,000 Life Insurance**

20-Year Term, Level Premium

Age **45**, good health, as low as

**Men: \$29 a month /**

**Women: \$24 a month**

**Is Your Life Insurance in Order?**

Call Stan: 562-594-6541 x15

## Equipment Breakdown Insurance: The Electronic Age Strikes Again!

Businesses and institutions are relying more and more on costly equipment and newer technologies. And all machinery and equipment, & technologies, can fail.

You can purchase insurance to protect the equipment for breakdown caused by electrical malfunctions (power surges, short circuits, & electrical arcing), utility power surges, mechanical breakdown, motor burnout, and centrifugal force.

All kinds of equipment can be damaged by direct hits (direct power surges wiping out a phone system, for instance), which may also cause lost income from the damage and lead to other expenses to restore the business: Equipment such as . . .

- Phone systems,
- Business Equipment such as copiers, fax, scanners, & blueprint machines
- Electronic cash registers, & scanners
- Electrical, heating, refrigeration, and air conditioning systems
- Elevator drives and equipment
- Security and alarm systems,
- Diagnostic, processing, & production equipment, and much more.

When you open your doors at the beginning of each day, take a second look at your lighting, security, and specialized equipment as well as all of your computers.

Then, ask yourself: Do I feel lucky today? Ok – so dirty Harry isn't standing next to you. But, the potential of a significant loss *is* staring right back at you.

- If your main circuit breaker panel fails, how much would it cost to replace and how much income or rent would you lose if you are waiting for another panel for the next 7-10 days?
- How many customers would you lose to competitors if your phones or computers or air conditioners are fried by the utility company?

And, you can cover this exposure for very little additional premium.

Please note the following claims examples:

- ❖ **Apartment Owners:** A contractor, sanding an apartment building's wood floors, caused extensive arcing damage to the building's electrical system when he connected his equipment to the building's main electrical panel. The city declared the building to be uninhabitable and 28 families had to be relocated. **The total paid loss was \$187,548.**
- ❖ **Printer:** An electrical utility line disturbance damaged the printing computer system at a quick-print shop. **The total paid loss was \$31,353.**
- ❖ **Machine Shop:** A surface grinder was damaged when it flew off the magnetic chuck, striking & damaging the spindle. Replacement parts, not readily available, had to be manufactured. **The paid loss was \$24,145.**
- ❖ **Landlord:** The electrical switchgear in an apartment building shorted out because of deteriorated insulation. **The paid damage was \$48,346.**
- ❖ **Apartment Owners:** An apartment building's air conditioning tubes broke due to corrosion. Refrigerant leaked into the system and damaged it further. **The paid loss was \$31,108.**

I think you all get the picture. This is a coverage whose time also has come.

Apartment owners, insured with Mercury, will have this coverage added to their renewals automatically, as of 7/1/11. If you are not sure of your coverage, call us!

## Truth or Fiction:

*"My Landlord Insurance will pay for anything that happens"*

Our policies are outstanding, but even we have our limits! Landlord policies cover lots of damage, but some protection may have to be purchased separately. Example: Earthquake & Flood damage is excluded and must be added. Theft of building property is often excluded unless added. Additional costs of re-construction due to code changes – and the cost to remove undamaged portions of buildings following severe damage to your building – may be excluded. **Call us for a review!**

## Thank You! Thank You! Thank You! Thank You!

Thanks to all who refer their family & friends to our agency. We built our agency on your positive comments, and your referrals are extremely valuable!

Dewitt McCall  
Marshall Reddick  
Ross Nelson  
Scott Pastel

## Our Staff is Here to Serve YOU

Our contact information is,

Phone: 562-594-6541

Fax: 562-594-0376

[www.hdinsure.com](http://www.hdinsure.com)

## Personal Insurance Contacts:

Sharon Dodd: ext. 19  
[sharon@driverightinsurance.com](mailto:sharon@driverightinsurance.com)

Ronda Gregory, ext. 17  
[ronda@driverightinsurance.com](mailto:ronda@driverightinsurance.com)

## Business Insurance Contacts:

Karen Van Eede, ext 21  
[karen@hdinsure.com](mailto:karen@hdinsure.com)

Theresa Roque, ext. 16  
[theresa@hdinsure.com](mailto:theresa@hdinsure.com)

## Special Projects Underwriting:

Dede Tenhoff, ext. 12  
(direct line: 714-287-0268)  
[dede@hdinsure.com](mailto:dede@hdinsure.com)

Director of Advertising:  
Ruby, [Ruby@hdinsure.com](mailto:Ruby@hdinsure.com)

## Protection Tip

### Ruby Wants You to Know



### How to Contact Our Company Effortlessly!

In the past few years, we've offered a system called **CAROL** (Customer Account Rep Online). At the time, it provided secure electronic access to our agency. However, few people used it and time has passed it by; so, we no longer are using this system. You can still easily access us through our new digital insurance office at [www.hdinsure.com](http://www.hdinsure.com)!



Say Hello Connie Smith's  
**Shadow Dancer** Connie rescued this grateful dog, who had been abandoned to die.  
**So, Who Do You Love?**  
Make your pet proud;  
send us his or her photo today!

**Ruby wants you to win \$25!** Send your friends to Seal Beach Animal Care Center website ([www.sbacc.org](http://www.sbacc.org)), where they can go online for a car insurance quote with Mercury Insurance. For every Mercury policy initiated through that site, the SBACC will receive \$25. Each time the policy renews, the SBACC receives \$25. If your friends already have Mercury car insurance through another agency, ask them to move to us. Either way, you'll have a chance to win \$25 when your friends tell us YOU referred them. They buy car insurance anyway – ask them to by it here!

## A Not-So-Trivial Pursuit

**Test Your Skills:** Just one correct answer & you could be this month's winner, with **2 chances to win a \$15 gasoline card!** If no one has the correct answer, the 2 entries that come closest to the correct answer to the following question will be the winners. In the event of many correct answers, we'll put the names of those, who answered correctly, into a pot and **draw 2 winners!**

So, **enter today; you have 2 chances to win!** Email the answer to the question below to **Ruby** ([Ruby@hdinsure.com](mailto:Ruby@hdinsure.com)) or fax it to 562-594-0376! Mail it if you must! You can even call it in, to extension 15.

The Words **"Something's happening here. What it is ain't exactly clear"** are not a D.C. budget slogan but rather lyrics from a massive '60s hit. What's the name of the song & group? Answers must be received by 8/26/2011!

Your Name \_\_\_\_\_ / Your Email \_\_\_\_\_

Your Answer \_\_\_\_\_

## June 2011's Trivia question was (drum roll please):

**What new method of reading and writing was devised in 1825?** The winning answer is **Braille**, which was developed by blind Frenchman Louis Braille. It also is, officially, the first digital writing form. We are happy to announce the two winners: **Chris Woo & Josephine Jefferds**. Each has won a **\$15 Gas Card**.

**Keep Playing – There are New Winners Each Month!**

## Business Owners: Meet Theresa Roque Your Business Insurance Maven

At Huggins/Dreckman, **Theresa** is your all-around business insurance "go to" person. She will cheerfully assist you in your insurance inquiries and needs, be they small changes to larger insurance coverage issues. Theresa is a student of insurance, having just successfully passed the first – and hardest – of a grueling five part, advanced insurance educational certification called CIC (Certified Insurance Counselor). Call Theresa for quotes & questions on new and existing insurance plans!

## Get a SOFA State of Mind!

Are you – or is someone you know – responsible for putting together a series of seminars or speakers for his/her church, employer, or civic group? Do you want an educational presentation from professionals that won't turn into an investment pitch? If so, you want **SOFA: Society for Financial Awareness**. SOFA is a **non-profit speakers bureau**. Call Stan at 562-594-6541x15, and check out the site: [sofausa.org](http://sofausa.org).

**Huggins/Dreckman Ins. Agency Inc.**

12535 Seal Beach Blvd., Suite 200

Seal Beach, CA 90740

**The Insurance Safety Advisor**

**Boat Insurance Basics**

**Insurance for the Help!**

**Equipment Breakdown Protection**

**Play Trivia: Win a Gas Card!**



**Ruby is looking  
for the next  
Pet of the Month!**

Send us a picture and  
let us showcase your  
pet in our Newsletter!

**Insuring Your Success!**

**Huggins/Dreckman & DRIVE RIGHT** are concerned about high gas prices; they are back and getting worse by the day.

For some of the best gas prices around, go to <http://autos.msn.com/everyday/gasstations.aspx>

*Be yourself & be proud, but – as well – be ready to allow that space to someone else.*

**Talk Insurance About Us & Win a Prize!**

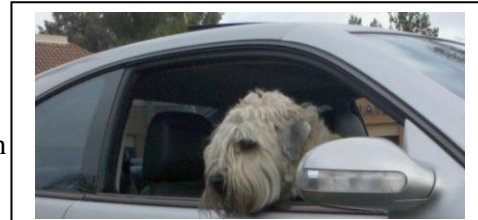
**Referrals** are the lifeblood of any business, and there's no better source than from our clients. This month, we honor **Wade Denman** with a **\$25 gas card**, for his referrals to our **Safeco Landlord Insurance** program!

**Next month's referral prize winner could be you.** Just mention **Huggins/Dreckman** or **DRIVE RIGHT** to a friend, relative, or colleague, and when they call, make sure they tell us that you referred them; it's that simple! And, your friends can also logon to the shelter and click on the **Mercury** Insurance link and get **FREE, INSTANT** car insurance quote from **Mercury!** **It just doesn't get much easier to play than this!**

**Who is the Client of the Month?**

In these uncertain times, we all depend a bit upon each other. So, even if your name doesn't appear this month, please accept our heartfelt **THANKS** to all of you for your continued business & support. **We really appreciate it!**

This month, we honor as **Client of the Month, Sid Sawin**, who has been a loyal client for many years. As our July recipient of the **Client of the Month** award, Sid receives a **\$25 Gas Card!**



**Ruby is Researching the next Client of the Month: It could be You!**