



Stan Dreckman & Ruby present:

December 2011

# The Insurance Safety Advisor

## Christmas 2011 Edition: Merry Christmas!

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

Your Consumer Awareness Advisors & Insurance Education Advocates

12535 Seal Beach Blvd. Seal Beach CA 90740 [www.hdinsure.com](http://www.hdinsure.com) CA DOI# 0212199

**Tweet Your Christmas & Holiday Blessings @ocinsuranceguru!**

## Earthquakes Rattle the Mid-West from Texas to Wisconsin

Although they sit atop a potentially catastrophic earthquake area, the eight quakes reported in Oklahoma during October & November didn't cause Mid-Westerners to rush out and purchase earthquake coverage, except for the residents of Arkansas who did significantly increase EQ purchases.

In general, Mid-Westerners don't consider the damage potential of a quake – it is something that is more on the minds of people on the Left Coast. And, this is understandable as Mid-Westerners are more concerned with tornadoes & other climatic issues.

But, don't overlook this; the Mid-West is subject to severe earthquake damage! Centered in Oklahoma, the recent 5.6 quake was felt from Wisconsin to Louisiana. The threat is real.

And, coverage is not all that expensive, often a simple endorsement to your policies will protect you against the loss of your physical assets from a quake.

**Midwesterners & Investors in the Midwest: You may wish to purchase Earthquake protection now. Call our Safeco Partners direct at 877-857-9505 & find out how inexpensive it can be to purchase insurance for Earthquake Damage; in California call us at 800-400-3224. Sharon (ext 19), Ronda (ext 17), and Stan (ext 15) can help you.**



## 'Tis the Season to be Jolly Whilst Reviewing Your Insurance Policy

We sincerely wish our clients a **Merry Christmas, Happy Holiday**, & a wonderful **New Year** full of great expectations! Changing our viewpoint is one of the strongest moves we can make to begin to steer our economy in the proper direction.

In 1990, while there were very difficult market forces at work, we talked ourselves into a deep recession. Moving from the East Coast to the West, it hit us hard – far worse than the impact it had in the east. I firmly believe that it was made worse by the public's willingness to accept it & in fact embrace it before it actually happened.

So, we need to grab this one by the horns and do whatever we can to reduce its impact, effectively turning the tide! One way you can impact the economy is to properly protect yourself: your stuff & your exposure to liability for damages unintentionally inflicted on another. By securing your protection, you are then more likely to engage in the economy as your risks are either covered or known.

For years, we've been asking that you consider allowing us to investigate your insurance situation so that we can determine if you are eligible for greater discounts or if you have exposures that need to be addressed. We have outstanding insurance questionnaires that address your personal and business exposures as well as your landlord exposures, where applicable.

Please don't forget yourself this Christmas and Holiday Season; request your insurance questionnaires today.

Just email us at one of the following addresses and request a copy of the checklist:

[Sharon@driverightinsurance.com](mailto:Sharon@driverightinsurance.com)

[Ronda@driverightinsurance.com](mailto:Ronda@driverightinsurance.com)

[stan@hdinsure.com](mailto:stan@hdinsure.com)

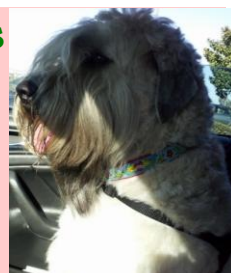
[ruby@hdinsure.com](mailto:ruby@hdinsure.com)

Or, call us at 562-594-6541 / 800-400-3224. Sharon's extension is 19, Ronda's is 17, and Stan's is 15.

Most people who complete these questionnaires will see the cost of their insurance reduce because of the information we gather up and which is pertinent to newer insurance rating methodologies. So, don't delay: Contact us, and let's get started!

**Merry Christmas & Happy Holidays**  
from **Ruby & the entire service team**  
at **Huggins/Dreckman & DRIVE RIGHT!**

**May a Safe and Secure New Year await You. Let's all hang tough together!**



## 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

### Merry Christmas & Happy New Year from Ruby,

who reminds you that a loving pet is the greatest gift to a responsible family. Pure-breeds or mixes – they love you just the same!!



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

## If You Die, How Will They Live?

Don't Wait: Insure Your Family's Survival Today

**\$250,000 Life Insurance**

**20-Year Term, Level Premium**

Age 35, as low as

Men: **\$13.18** a month

Women: **\$12.20** a month

Is Your Life Insurance in Order?

Call Stan: 562-594-6541 x15

## Common Area Safety Tips for Property Owners (You don't want to injure Santa)

As building owners & managers, you know the importance of keeping your property protected and your tenants safe. This applies not only to the condition of the buildings (doing what you can to mitigate damage) but to the common areas as well. Your liability is the most at risk with tenants & their visitors as they come and go from the rental units – sometimes in rainy conditions, making it all the more slippery for them.

**Taking action to prevent losses** before they happen helps to **reduce** the chances that your tenants or visitors will be injured, thus making for a more satisfactory rental experience. This also helps to **minimize property damage** and avoid expensive & stressful liability claims against you, thus helping to reduce future insurance costs. So, **regular maintenance** and loss control should be your first line of defense to help reduce or eliminate potential hazards to your investments.

Here are some nifty moves you can make to help to secure your properties: According to the **National Safety Council**, approximately **12,000 deaths** occur each year in the U.S. as a result of stairway accidents; many more real & bogus claims – which cost you more in the end – also result from slick stairways.

- Make sure that the **stairs** are clear & in good repair
- Make sure **handrails** are secure (if you don't have them, we recommend that you install them)
- Ensure that handrails are smooth and rounded so that they don't catch loose garment or bags
- Prevent **slipping** with non-skid strips and/or paint
- Provide **proper lighting**; many claimants complain of lack of lighting and of an inability to see walkway clearly – and they win
- Contrast **steps** by the use of **color**, so that the steps are easily seen and can't be misjudged
- Regularly **inspect the stairways** for cracked, rotted, or broken joists & beams and damaged steps – and repair immediately
- Install **smoke detectors** in all hallways & stairways; change batteries every 6 months
- Install **fire extinguishers** in common areas & inspect monthly
- Ensure your self-closing devices on **Fire Doors** are working
- Keep **weeds, brush, and debris** away from the buildings
- Make sure **Trash Dumpsters & other receptacles** are set away from the buildings
- **Store flammables** away from the buildings in a securely locked shed and not in the sunlight
- **Inspect chimneys** annually and repair any deterioration; chimneys cause lots of fires in attics & ceilings
- **Install & Maintain Exterior Lighting**
- **Remove or Trim** dead, overgrown or weak branches
- **Repair uneven or cracked pavement**; keep all pavements clean and free of water, oil, grease, and similar hazards
- **Anchor or secure** objects, such as **umbrellas or trash cans** that could be **blown** about by **high winds**
- **Repair/Replace** damaged roof shingles and tiles
- **Inspect electrical boxes** for damage or deterioration & repair asap

**H/D Donates \$2,000 to the Morale, Welfare & Recreation Fund at the Joint Forces Training Base in Los Alamitos, CA**

For 8-10 years (we lost count) we've donated to the MWR Fund. Each year we donate at least \$2,000 to the Fund. **Thank you** for this opportunity to help!

**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!

**Linda Watson**

**Susan Wyant** (realtor 562-716-6633)

**Charles Pillsbury**

**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)

**New Law in 2012:**

**Credit Checks Banned  
in the Hiring Process  
for Most New  
Employment Positions**

Passed in October, as of Jan 1<sup>st</sup>, employers are mostly prohibited from using credit checks in the hiring process. So, employers: **Remove that option from the prospective employee checklist.** But, AB 22 still allows credit checks of prospective employees as follows

- \* For Managerial positions.
- \* When credit reports are required by law
- \* Jobs with regular access to a retailer's credit-card applications.
- \* Jobs where new hires are named signatories on bank/credit accounts
- \* Positions with access to confidential information
- \* Jobs with regular access to cash totaling \$10,000 or more.



**Peaches & Chance**

Susan Scoville's puppies are scooting around a stuffed animal like a hockey puck! And, look at those big smiles! That is pure "happy dogs" energy on display!

**Ruby** also wants our existing clients to send your friends to [www.sbacc.org](http://www.sbacc.org) (the Seal Beach Animal Care Center), where they can go online for a **Mercury** car insurance quote. For every **Mercury** policy initiated through this link, the SBACC receives **\$25**, and when the policy renews the SBACC receives an additional **\$25**. If your friends already have Mercury, ask them to move to us. The SBACC benefits, and you will have a chance to win **\$25** when your friends tell us YOU referred them. They're buying car insurance anyway; buy it here and help unwanted pets.

**A Not-So-Trivial Pursuit**

**Test Your Skills:** Just one correct answer & you might 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!** **Deadline: 12/30/11!**

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. **Ruby picked this question herself:**

**IN THE MOVIE WHITE CHRISTMAS,  
BING CROSBY WAS WHAT RANK IN THE ARMY? he, he ...**  
*"gee, I wish I was back in the Army"!* And, a Starbucks gift card for the name of the actress who did the "sister act" opposite Rosemary Clooney!

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

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

**October's Trivia  
Question Winners!**

*What is the Name of the heroic German Shepherd who lived at Fort Apache & with his sidekick Rusty helped the U.S. Cavalry Tame the Wild West in the '50's*

**Melinda Harris & Another Client;**

Each has won a **\$15 Gas Card.**

**Please:** The "another client", email me and we'll get you in the next newsletter! I sent the gas card but I don't remember to whom!

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

**Ruby Presents The ...  
Client of the Month**



We all depend a bit upon each other. Even if your name doesn't appear this month, please accept our heartfelt **THANKS** for your continued support. This month, we honor, as **Client of the Month, Marshall Reddick**, who has been a client for many years. As our December recipient, Dr. Reddick receives a **\$25 Gas Card!**

**Txt msg of Month: Get n2 a SOFA State of Mind!**

I've an unbridled desire 2 speak 2 people who want to learn about issues that affect them & I do it for **FREE!** Do U want to give **FREE** unbiased seminars on hot financial topics of the day 2 friends & co-workers? Then, U want **SOFA: Society for Financial Awareness.** SOFA is a nonprofit speakers bureau with professionals in financial disciplines available to speak 2 UR group. **Call Stan today!**

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

12535 Seal Beach Blvd., Suite 200

Seal Beach, CA 90740

**The Insurance Safety Advisor**

**Landlord Safety Tips**

**Merry Christmas!**

**Earthquakes in Oklahoma?**

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



**Ruby's not looking for Reindeer. She's 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 (we buy gas too). Have you noticed prices have base-lined again? For some of the best gas prices around, go to <http://autos.msn.com/everyday/gasstations.aspx>.

*Have a Blessed Christmas, Hanukkah, or other Holiday (even Festivus) Enjoy your families & pets now and throughout 2012!*

**Talk Insurance About Us . . . . and Win!**

Referrals are the lifeblood of any business, and there's no better source than directly from our clients. This month, we honor **Linda Watson** with a **\$25 gas card**, for her referrals!

**Next month's referral prize winner could be you.** Just mention **Huggins/Dreckman** or **DRIVE RIGHT** to a friend, or relative, and when they call, make sure they tell us that you referred them; it's that simple! These referrals not only earn you a shot at **\$25**, **your referrals can also generate charitable donations.**

Your friends can logon to the **Seal Beach Animal Care Center** link ([sbacc.org](http://sbacc.org)) and click on the **Mercury Insurance icon**, from which they can get a **FREE**, online Mercury car insurance quote; it takes less than 5 minutes. And, we'll follow up to be sure they are buying the coverage they need! With the completed purchase, the SBACC receives **\$25** donation from our office – and a **\$25** donation will be made at each policy renewal!

**It just doesn't get much easier than this! Support Animals with your referrals, and you still can earn a chance to win \$25.** Make sure your friends tell us that you referred them; that way, we can send every person who referred us, in November, a Starbucks gift card!

\*\*\*\*\*

**If you are buying rental property, or know others, this is an easy \$25 ! Through Safeco, we insure rental properties nationwide. 800-841-5914 for sales; 866-4SAFECO for 24/7 customer service.**