



Stan Dreckman & Ruby present:

February 2011

The Insurance Safety Advisor

Consumer Awareness Advisor and Insurance Education Advocate

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

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2011 Office Hours: M-Th 8:45am - 5:15pm, Fr 8:45am - 4:30pm

Announcing: Individual Health Insurance Plans: Open Enrollment for Children under Age 19

Pursuant to 2010 California Assembly Bill 2244, Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company (and many other companies will follow suit soon) are offering an open enrollment period for children under the age of 19 from January 1, 2011 through March 1, 2011.

During this period, they will not decline coverage or impose exclusions for pre-existing conditions for children under the age of 19, including child-only applicants; however, they may rate-up for some medical conditions.

Information on additional enrollment periods after March 1 will be unveiled as the details become available.

If you have a need for medical insurance for a child under the age of 19, who generally will be declined due to medical pre-existing conditions, now is your opportunity to get it! If you need assistance or more information, please call Stan Dreckman(562-594-6541 x15).

Insurance Corner

If you own a business, don't overlook the impact of electronic injury as noted in the article, on this page. Your business may be exposed to all kinds of electronic injury due to your website content, e-exchanges with prospects and clients, and the holding of credit card numbers and other personal data. Call Stan (562-594-6541x15) for a quote!

Don't Blog Yourself Into a Lawsuit!

The Internet is a fascinating place that is opening up new forms of interaction, activities, and organization of information. Social networking websites such as Facebook, Twitter, and MySpace are creating revolutionary ways to interact with people all over the world. Websites such as Amazon, Yelp, and Angie's List allow people to post online reviews of businesses of all types.

These undertakings, however, have a dangerous element. Blogs and postings of a negative nature (even if they are true) can result in unpleasant and costly lawsuits against the writer. Freedom of speech does not mean you can say anything you want anywhere; it also implies responsibility. So consider the following before posting or blogging negative comments on the Internet.

1. Check your facts carefully and thoroughly document your sources.

Truth is a complete defense in a libel case, although you still may run into expensive legal bills defending yourself. If you find that your facts are incorrect, remove the inaccurate content and consider issuing a correction or retraction.

Don't Stretch the Truth

2. If you purchase a product online & have a bad experience with the seller, it might be wise not to post a negative comment or rating on the website. If you do post an adverse comment, be sure that it is objectively written, based on solid facts concerning your own experience, and not written in an inflammatory manner.

3. If you are a blog master and someone is posting false and incendiary statements on your site,

remember that you may be held liable for these remarks since you are the "publisher." Check out The [Electronic Frontier Foundation](http://www.eff.org), a not-for-profit organization, whose mission is to safeguard the rights of those who use digital media and to provide legal guides to bloggers both large and small. It also offers helpful ideas to those bloggers and online posters to avoid libel suits.

4. If your blog is a money-maker, look into business liability coverage,

as most homeowners' policies contains numerous business-related exclusions and restrictions. If you operate a small home-based business in conjunction with your blog or online business, consider requesting that a home-based business endorsement be added to your homeowner's policy. Also be very aware that you may need a "hi-tech" form of insurance protection that can only be found in business specialty insurance markets; it all depends upon what you are doing. Call Stan at ext 15 if you are unsure as to your lawsuit exposures.

Edited from: [International Risk Management Institute, Inc.](http://www.irmi.com/) <http://www.irmi.com/>

New Low Pricing Available for Life Insurance!

Insure Your Family's Survival: \$250,000 Life Insurance

20-Year Term, Level Premium: Age 45, in good health, as low as

Men - \$29 a month

Women - \$24 a month

Get Your Life Insurance in Order! Call Stan Today at 562-594-6541 x15

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
- * AFLAC Supplemental Health Plan

Ruby says,

**Be Proactive
& Get Started
Today!**

**Make sure your
pet gets regular
shots & exams to
prevent pet
diseases.**

**Send Ruby your
pet's report card
Ruby@hdinsure.co**



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

**Call Us Today for a
FREE Insurance Review**

for your

**Personal Insurance
Apartment Building
Business Insurance**

**Let us help you determine your
largest discounts, uncover your
risk exposures, and show you the
best way to treat them. Call us
Today at 562-594-6541 x15 Stan**

Prepare Now for Winter & Spring Flooding

As temperatures start to level out and slightly warm up in February and March, it is important to remember that heavy rains through the Winter and early Spring, caused by intense storms over the Pacific Ocean, bring the majority of yearly rainfall to California and other Western States. **The Winter and early Spring rainy seasons account for conditions such as cresting rivers, backed-up storm drains or saturated ground, which all can lead to devastating floods.** Please be reminded that the **best way to get financially protected against flood damage and help ensure a speedy recovery is to have flood insurance.**

In California, for instance, despite it's recent flooding and increased risk for flooding, **less than 2 percent of the state's households have flood insurance.** As you know, your homeowner's and landlord insurance policies do not cover flood damage - only flood insurance policies provide financial protection from flooding. Also, flood insurance policies typically take 30 days to become effective, so the time to get protected is now.

In addition, for our northern Californian and many Western U.S. clients, you have thousands of miles of levees designed to protect your lives and property, holding the water behind them to prevent flooding. However, **no levee provides full protection as they are only designed to a "specific level of protection."**

If a levee fails or is overtopped, the flood damage may be more significant than if the levee was not there; this could be the case in Sacramento CA, the Northwest, and other communities with levees - as well, for that matter, as communities downstream from older dams (north Orange County and inland California in particular). If your community contains a levee or older earthen dam, you should contact your local officials to find out about the levee or dam and the related flood risks based on where your property is located.

The **wildfires** common to California and the West (in general) also increase the risk for flooding during the winter months. More than 100,000 acres were burned by wildfires in California this year alone, which **makes the land vulnerable to increased floods and mudflows given denuded ground due to lost vegetation.**

Whether you work or live in high-risk or moderate-to-low risk areas, you need to remember that the risk of Winter & Spring flooding is real all over the U.S., not just in your home state. Visit Floodsmart.gov to see if your home, investment property, or business is exposed to a risk of Flooding.

Don't over look this valuable protection. From unusually bad flooding conditions in Tennessee to North Carolina, from the Northeast to the Southeast, and the floods and bad weather in Texas and the Southwest and Northwest, we are all subject to flooding even if we live in an area that is not a designated flood area.

Many areas regularly flood out, but many more experience unusual flooding conditions that catch homeowners off-guard. Then, in order to fix the properties when the waters recede, then the property owners must hope that FEMA will LEND them the money - yes, **LEND!** You **will** get another **loan** to pay off! So, **"do the math"! It's cheaper to get a flood policy than it is to get another loan!** Call us today at **800-400-3224 x19** (Sharon) for a Flood insurance quote!

Don't Get Soaked: Get Flood Insurance

Unless you are in a high risk zone, your cost will be under \$33 a month for this incredibly valuable protection. Call **562-594-6541** for Sharon (x19) for a Flood quote on your home or Theresa (x16) for your commercial property!

Ruby Asks You About Long Term Care: "Whatcha Gonna Do When Father Time Comes for YOU?"

I can tell you, from experience, that either waiting too long to buy it, or not buying it at all and paying for it from your savings, is a tough way to go. A couple (age 57) in good health can get a **\$100-a-day** benefit with a 5% annual benefit increase for **only \$801** each, per year. As home care & facility costs exceed **\$40,000** a year, this protection is vital. Call Stan today to get started: **562-594-6541, x15!**

**Thank You! Thank You!
Thank You! Thank You!**

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

**Loren Fizzard
Emi Ishikawa
Gareth Evans
F&M Bank
AOA & AACSC Magazines
Marshall Reddick**

Our Staff is Here to Serve YOU

Our contact information is,

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dede@hdinsure.com

Director of Advertising:
Ruby, Ruby@hdinsure.com

Protection Tip

Ruby Wants You to Know:



About additional available to you. Are you still driving around with low liability insurance protection? What if you cause a serious injury? Your home, your paycheck, investments: These are all fair game if you cause serious injuries. Call **562-594-6541** for Sharon (x19) or Ronda (x17) today!



Is the Cat Conspiracy



Turning into a Cat-Coup?
Cats keep showing up at our doors. This cat clearly enjoys the good life! Ruby is wondering what happened to her clan!

So, Who Do You Love? Send us a picture & we'll show off your pet in our newsletter! Simply email it to Ruby@hdinsure.com or mail it to us. **PS: It should be noted that I need to offer an apology to the cat, whose person that it allows to inhabit its house is not named herein – neither is the cat. I lost the information (twice), so if the person owned by this cat will come forth and email me, we'll be sure to make an honorable mention of the cat/person relationship next month!**

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 or a \$15 Starbucks giftcard!** 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** and have **2 chances to win!** Write your name & email information and the answer below, and then **fax** this page to **562-594-0376** or **mail** it to our address (see the front of the newsletter), or **scan and send it to stan@hdinsure.com**. You can even **email Ruby** (Ruby@hdinsure.com)! Have fun with this one:

Name one or both of the two 'sis' words used to describe how plants draw water through their roots & convert sunlight to energy.

Answers must be received by 2/26/2011! Good Luck!

Your Name _____ / Your Email _____

Your Answer _____

December's Trivia question was (drum roll please): What are the names of the twin Mars explorers that landed on Mars in 2004? The answers we were looking for were **Spirit & Opportunity** (which is still working). There were a lot of correct answers, and we are proud to announce the two winners, whose names were pulled from the bucket. **And the winners are . . . Khiem Pham and JP McAtee. Each has won a \$15 Gas Card.**

Keep Playing – You Just Might Win the Next Game!

What Is SOFA & What Can It Mean to You?

Recently, we joined a group called **SOFA**, (**Society for Financial Awareness**) which is a **non-profit**, educational speakers' bureau with the following mission statement: To (1) **eliminate financial illiteracy**, (2) **enlighten the public through financial education**, (3) **empower all individuals to take charge of their finances**, & (4) **embrace our communities by building relationships through trust, integrity, and public service**. Are you a program chair or have responsibility to Procure speakers for your group or employer? We can provide a host of speakers who are highly experienced in their areas of expertise. Just call Stan Dreckman at **562-594-6541 x15** to set up a quick meeting with you or your groups' program chairperson or HR department heads.



Huggins/Dreckman Ins. Agency Inc.

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The Insurance Safety Advisor

Happy February!

Inside Articles:

Protection Against Loss Due to Blogs
& Floods! And, What is a
SOFA?

Play Trivia for Free Gas Cards!



**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 letting you know that high gas prices are back and getting worse, very soon.

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

If there are no dogs in Heaven, then when I die, I want to go where they went . . . Will Rogers

Talk Insurance About Us & Win a Prize!

Referrals are the lifeblood of any business, and there's no better source than from our friends. This month, we honor **Reinhardt Braunstein** with a **\$25 gas card**, for referrals to our agency! **Thanks, Reinhardt!**

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 our website – www.hdinsure.com – and get **FREE, INSTANT** car insurance quotes from **Mercury** or **Safeco**! **It just doesn't get much easier to play!**

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, Ruby & I are honoring as ***Client of the Month***, **Hal Barstow**, in Anaheim Hills, CA, who has been a client for many years. As our February ***Client of the Month***, **Hal** will receive a **\$25 Gas Card!**



Who'll be the next Client of the Month? It could be You!