

Stan Dreckman & Ruby present

January 2010

The Circle of Safety Consumer Awareness Advisor

News and Tips to Make Your Life Easier, Safer and Happier!
For Friends & Clients of Huggins/Dreckman Insurance Agency, Inc.
and DRIVE RIGHT Insurance Services, Inc.

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HAPPY NEW YEAR!

A HUGE Home Fire Protection Tip

Here is a tip that you won't see every day, when it comes to fire prevention:

From the U.S. Consumer Product Safety Commission reports: There are around **10,000** annual residential fire losses, in which the **source of the fire is in the clothes dryer or vent.**

We constantly are told to buy energy efficient dryers and are given tips on keeping them at top working capacity.

Did you know that some of those very same tips may prevent a devastating fire?

Dryers are the **third most common type of appliances involved in fires**, ranking behind stoves and fixed area heaters.

Clothes dryers can catch fire due to excessive lint build-up in the exhaust pipe or inside the dryer, and this lint build-up is often out-of-sight.

So, take the following steps to reduce the chance of your dryer starting a fire:

*Follow the manufacturer's instructions when installing the vent pipe.

*Keep the dryer vent clear. Check for a clogged vent if the dryer does not dry clothes efficiently.

*Remove and clean the lint screen before each use.

*Keep all combustibles away from the clothes dryer.

*Hire a qualified technician to periodically inspect gas clothes dryers.

Special Extra Fire Protection Tip!

If you have an electrical heater – or any appliance that may spark – that is in your attic or near other explosive fire areas, get it serviced annually so that it won't spark. The fastest moving house fire we've ever seen, other than one caused by wild fires, was due to an **electrical spark in the attic heater** when dry Santa Ana winds were blowing!

Make Certain Your Jewelry is Properly Insured

Many people think their jewelry is fully covered by their standard homeowner's insurance policy . . . **WRONG!** Jewelry is hardly covered at all!

While homeowner's policies do cover jewelry, this insurance usually is subject to a much lower limit than the overall contents coverage. This *sublimit* is typically \$1,500 - \$2,000 for loss by theft of jewelry, watches, and precious and semiprecious stones. **Be advised: This is a policy – not a per item – limit.**

Is that enough coverage for you if you lose a good piece of jewelry? If your jewelry is worth more than the sublimit in your homeowner's policy, you should consider purchasing specific insurance to cover it. The following is a good process to follow:

* If your high-valued jewelry has not been appraised within the last 2 years, **obtain an appraisal from a reputable jeweler.** Insurance companies often require an appraisal on the more expensive jewelry from a graduate of the Gemological Institute of America (GIA). The Institute's G.G., G.J., or A.J.P. designations at the end of an individual's name indicate that the jeweler has achieved a high level of professionalism with an education backed by a respected nonprofit organization.

Make sure the appraisal has a description of the diamond's four C's -- (a) **carat**, (b) **cut**, (c) **clarity**, and (d) **color**. The "carat" refers to the weight of the diamond. The quality of the "cut" of the diamond results from the way light enters the stone and is reflected back. "Cut" is also used to refer to the diamond's shape, such as round or pear-shaped. The "clarity" refers to the prevalence of minor spots, lines, bubbles, or other natural imperfections within the diamond. The "color" denotes the tint a diamond may possess. Remember that the better the appraisal, the fewer problems you will encounter with the insurer if you ever have to make a claim.

* **Arrange a phone or office appointment** with us to review your jewelry coverage. Provide us with as much information about your jewelry portfolio as possible, including appraisals on items over \$3,000 in value.

* **Schedule additional coverage specifically for your more expensive jewelry** items via an endorsement onto your homeowner's policy. This endorsement (also available as a separate policy for larger schedules) provides much broader coverage than the limited protection found on the unendorsed homeowners' policy.

* Consider keeping any valuable jewelry you rarely wear – and choose not to insure – in a **safe deposit box** at your bank.

* **Update your jewelry protection at least every 2 years** or whenever you sell or purchase high-value jewelry. Sharon Dodd (ext 19) can assist you with this process!

Your New Year's Resolution: Review My Insurance?

Resolve to get fit – improve your health, happiness, and protect against catastrophic loss. While you make plans for your annual check up – you know, the same one you resolved to do 3 years ago – make sure to contact us for your **Personal Insurance Questionnaire**. Together, we'll evaluate your current and new exposures to losses that require different insurance strategies; call Ronda (x17) for your copy today!

Did You Know that We Provide Our Clients . . .

Personal Insurance

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

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

Call Us Today to Discuss Your Insurance Questions!
Combine Your Home & Auto Insurance and Save Up to 27% or More

What's New?

37% of claims are denied because insurance policies are **not updated** to reflect current Life-Styles, Use & Occupancy of properties, or Current Business Operations.

Help us to better protect you: Call today for your Auto, Home, Landlord, or Business survey to help you to determine your exposures to uninsured claims!

Life Insurance Corner

Insure Your Family's Survival:
Age 37, in good health, as low as:

\$500,000 Life Insurance

10-Year Term, Level Premium:

Male – \$15 a month

Female – \$14 a month

Protect Your Family: Call us today and get your Life Insurance in order!

Workers Compensation Winter News

While the rates are relatively level this New Year, as compared to last year, your base rates may slightly increase in 2010; and if your experience modification has increased, you'll see an increase in premium. Due to the economic slide in CA this year, claims are up, combined with changes in the claims statutes on how claims are to be paid, the trend is for premiums to go up, if only just a bit.

One area that is new to the Workers Compensation world is that there will be an additional surcharge applied to your policies, beginning 1/1/2010. Currently, you pay WCFA (Fraud) charges (for investigating WC Fraud); the WCA (funding the administration of the WC system); & CIGA (insurance guaranty funds) to settle unpaid claims due to carrier insolvency. Now, you get to pay an additional (but small) charge called the **LEC (Labor Enforcement Compliance)** surcharge, the funds to be used to force employers to comply with labor & WC standards. Another day in paradise.

Ruby Wants to Know Have You Completed Your Business Insurance Protection Review? Eliminate Nagging Coverage Concerns & Complete Yours Today! Call Theresa (ext 16).



Today's Tenants May Be Tomorrow's Claimants

A Legacy of the Housing Crisis is that more people are being pushed out of their homes and into their parents' homes or your apartments. One consequence of the crisis is a spike in **Tenant Discrimination** claims. Forced into difficult situations, already unhappy people turn into disgruntled renters. As property owners & managers, you are vulnerable to charges of discrimination by tenants, even if you've done nothing wrong. **Tenant Discrimination Liability** coverage can provide you with the protection you need.

This coverage responds to **allegations of discrimination in renting & leasing due to gender, ethnicity, sexual orientation or other discriminatory acts**. You can also get what is called "**First dollar defense**", covering fees and expenses incurred in defense of a claim without your first having to incur your deductible.

This coverage may also **include claims resulting from the Fair Credit Reporting Act, class action lawsuits, claims brought by HUD or similar local authorities, and some public relations expenses reimbursement**. If you are a landlord or a property manager, you are likely uninsured for this; **fix it now** – call Karen (x21).

Ruby Wants You to Know that It's Easy to View Great Deals on Individual & Family Health Plans Online!

Traditional Individual Health plans are sold by many strong insurers, and of those, Anthem/BlueCross, Blue Shield, Health Net, and Aetna are among the largest and strongest! These insurers offer many plans, from very inexpensive "Catastrophic" health plans, with high deductibles, to "first dollar" HMO plans. If you would like to see how much you may be able to save on the cost of your health insurance, email us with your vital signs: **Name & birth dates of all family members** you want covered (identify them: spouse, # of children, etc). Just email (stan@hdinsure.com) this information & see how little it actually costs!

Are You the Client of the Month?

Our agency is nothing without your loyalty & faith in us; in these uncertain times this has never been more true. So, even if your name doesn't appear this month, please accept our heartfelt **Thanks** for your support. We really appreciate it!

For tremendous loyalty to Huggins/Dreckman, we thank **Larry Litwin**, who has been a loyal client for many years. As **Client of the Month**, Larry will receive a **\$25 gasoline card**. Thanks, **to all of you**, for your continued business!

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

Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family members, friends & associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Jamie Sharp

Dmitriy Fomichenko

Kathleen Campanelli

Marjorie Gonzales

Tom Heller, AACSC

Julie Souverielle

Norm Rasmussen

Marshall Reddick

Todd Viani & the AOA of So Calif.

Our Staff is Here to Serve YOU

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Director of Advertising:

Ruby, ext. 15 (Stan's line)

Coverage Corner:

Unusual Protection

That Just May Fit Your Needs!

In today's economy, more people are discovering odd creatures making coffee in the kitchen – at all hours! These beings are often referred to as “roommates”. Sometimes, these aliens come bearing **rent checks** in hand.

When you take on roommates who pay rent, you must alert us so that we can endorse your homeowner's insurance to cover this **additional liability exposure**. Call Sharon (x19) **immediately** if you are renting any portion of your home!



Gina Quarnstrom's Cece, resting on the way home; what dog doesn't love a car ride?

So, Who Do You Love?

Send us a picture & we'll how off your pet in our newsletter!

Simply mail in your picture or email it to stan@hdinsure.com.

We all love our pets! And, our pets love & depend on us! Today – **Christmas** – **Ruby** and I walked around the lake, where *nearly every day* we meet her friends – Charlie, Jet, Toby, and others – and play & spin & generally start the day with lots of energy and love. **Make sure that you give your pet just as much love as you can; your pet will return the love 10-fold** – with a lot of gratitude tossed in . . . unless perhaps it's a reptile; *I'm still not all that sure about reptiles!*

Please send us your Pet Pictures, and we'll post as many pictures as we can in our newsletters!

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!**

Yes! We're awarding **2 winners** each a **\$15 gasoline card** if they are selected from the entries for our Skills Contest. So, **enter today** and have **2 chances to win!** Write your name and the answer below, and then fax this page to **562-594-0376** or mail it to **12535 Seal Beach Blvd., Seal Beach, CA 90740**. Or, **scan and send it to stan@hdinsure.com; heck – you can even just email me the answer!**

Where Did KINGSFORD Charcoal Come From?

Answers must be received **before 01/24/2010!** **Good luck!**

Your Name _____ / Your Email _____

Your Answer _____

Last month's trivia question was: **What is the one food that does not spoil?** The Answer: **HONEY!** Honey found in the tombs of Egyptian pharaohs has been tasted by archaeologists and found edible.

Thanks for all of your entries!

Winners of the December Trivia Contest will be announced in the February newsletter, January winners in March, and so on. Until now, we have waited to send the newsletters to the printer until we pulled the trivia winners, but this has created delays in getting these out to you. So, we'll delay the announcements as noted. **Prizes were & will be awarded on schedule!**

Ruby Asks You About Long Term Care:

“WhatchYa Gonna Do When Father Time Comes for YOU!”

One day, you'll need assistance; will you or your family be able to pay the cost for assisted living care? A couple (each 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**. **You're on your own now**. Don't kid yourself and think that Harry Reid will take care of you – visited a MediCal facility lately? **Get your own protection: Call Stan today to get started!**

Huggins/Dreckman Ins. Agency Inc.

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Stimulate Your Own Economy: PLAY OUR TRIVIA & REFERRAL CONTEST!



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

Send us a picture of your favorite pet, and you might see your pet in our next newsletter!

95-year-old Jack LaLanne told his family, days before heart valve surgery, that *dying would wreck his image*. What else is there to say, except that as of 12/16 09, the weightlifting & fitness guru was doing fine, expecting to make a full recovery.

“When I call you, you are quite friendly, honest, and very helpful. It makes me feel for a moment that we live in a small town, even though it is actually a very big city. I appreciate your great service always.” Carrie Cahill Asher

Tell Others About Us & Win a Prize!

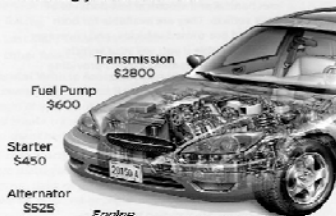
Referrals are the lifeblood of any business, and there's no better source than from our friends. This month, we again honor **Dmitriy Fomichenko**, who continues to spread the word of our agency, with a **\$25 gas card**. **Thanks Dmitriy!**

Next month's referral prize winner could be you. Just mention **Huggins/Dreckman** or **DRIVE RIGHT** to a friend, relative, colleague – whomever – and when they call, make sure they tell us that you referred them; it's that simple! And, your friends can also log on to our website – www.hdinsure.com – and get car insurance quotes from Mercury & Safeco!

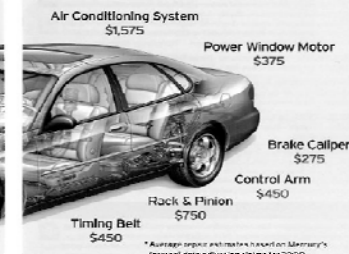
Who Do You Want to Control Your Car's Mechanical Breakdown Protection???

Protect your Investment

How many times have you heard stories about cars breaking down **right after the warranty expires?** With Mechanical Breakdown Protection from Mercury, you can **rest easy knowing you are covered.**



Average Repair Estimates*



The Feds control GM & Chrysler – What about Your Car's Breakdown Protection?

Whether your car is new or your manufacturer's warranty is nearing its end, **buy your Mechanical Breakdown Insurance Protection** from **Huggins/Dreckman & Mercury Insurance**. Karen Van Eede, from our office, did. She paid **\$1,000 less** than what the dealer offered, and **she lowered her deductible**, too. You can **save \$thousands\$** in costs to repair your car. **For details on this program, call 562-594-6541 for Karen at ext 21 or Sharon at ext 19!**