



Stan Dreckman & **Ruby** present:

July 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

July - the Summer is Joyous ! Keep the Flag Flying!

Re-Defining "The Big One"!

Report Finds California Could Be Hit with Series of Storms Causing up to \$725 Billion in Losses

Apparently, the next big thing for us to worry about is a **powerful series of storms that could produce damage that would dwarf the potential of a major Quake**, per a report released this year by the U.S. Geological Survey.

This event is expected to cause rain levels to exceed 500 or 1000 year levels. Virtually everyone on low ground would be subject to flooding, and those on hill-sides or sloped areas could have run-off issues or, worse, landslides. Projected damages to property exceed \$400 billion when they combine estimated direct damages, increases in repair costs (supply/demand), & agricultural losses.

Because so few people carry flood insurance (lenders' requirements being the prime reason for flood insurance purchases), **they expect only \$22-23 billion to be insured**. Adding the insured & mostly uninsured losses that will come from interruption of business, they expect the super storm to cause **over \$700 billion in total damages!**

**We sell Insurance for Damage caused by Flood Landslides
562-594-6541 / 800-400-3224**

Mercury's Bill-Pay: It's as Easy as Pie!

Paying your bill a bit late? In this economy, who isn't? Mercury has made it easier than ever to pay your premium.

1. The billing call center is open until 10pm; that number is 714-671-6600.
2. Go online to www.mercury.com!

There - As Easy As Blueberry Pie!

A Day in the Life of Grandpa

Grandpa John wanted to visit his wife, Diane, of 50 years, so his daughter Sara drove Grandpa John to the ambulatory elder-care facility. And they went inside.

In the lobby, Grandpa John & Sara, his daughter, walked up to the minimum-wage, entry level receptionist, sitting idly behind her desk. "I'm here to visit my wife", said Grandpa quietly to the attendant, who then leaned over to the wall behind her & pressed the button that opened the security doors (meant to lock people in, not out).

Grandpa John and Sara walked the gauntlet of residents - some appearing to be cognizant of where they were, others appearing to be living in another reality - to the nursing station, all-the-while looking around for Grandpa John's wife, Diane.

Grandpa John noticed that some of the people seemed to be happy, some appeared to be indifferent, and some appeared to be in anguish and despair. But, there were a lot of people just wandering about the facility, making it hard to find Diane.

Sara and Grandpa John walked down the corridor - looking for Diane, and along the way they checked out some reasonably comfortable-looking rooms (they looked like small, college dorm rooms). Not finding Diane, they slowly wound their way through the facility and stumbled upon the cafeteria where they sat down for some watery lemonade flavored drink and some cr me-filled cookies.



Walking back through the facility toward the exit, Sara asked Grandpa John to leave the sack of clothes they had brought for Diane ("*we'll see her in a few days*"), so they left the sack at the nurses' station. After all, Sara said it was time to leave now.

Back up front at the security door, Grandpa John saw something he didn't fully comprehend. Grandpa saw, through the 2-foot x 8-inch window in the security door, Diane waving goodbye to the receptionist. But, John couldn't open the door to follow her - he had forgotten the code. He called out, but Diane didn't hear him. He pounded his open palms on the security door, trying to catch Diane's attention as she bolted away and out of the facility. But Diane, in tears, couldn't look back.

John turned to Sara for help, but it wasn't her who was pulling at his sleeve - it was one of the residents who wanted John to open the security door and let her out.

I hope this got your attention. Long Term Care protection can help pay the cost to keep you at home as well as for in-facility expenses. Stay home as long as you can; call us for a quote.

Safeco Clients: Enjoy the Added Service

All Safeco clients of Huggins/Dreckman and **DRIVE RIGHT** Insurance, now can access **Safeco's Gold Customer Service** unit 24/7, 365 days a year! Safeco's 24/7 Gold Service Center can assist you with most billing and small, general policy changes. Day or night, **Gold Service** is available to you; it is truly a 24/7 service that actually provides **24/7 Personal Attention**.

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:**

\$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

You'll Think You've Been Dropped in the Eye of a Financial Hurricane if You Are Not Protected by Cyber Liability!

Do you keep clients' personal information – something as harmless as a birth date and address . . . and perhaps a credit card number? What will you do when a hacker swipes this information? Cyber Liability is a coverage that is coming of age. This coverage comes into play when there is loss, or when there is just a threat of a loss, due to accidents or hacking and other malicious acts that unlock your computer files and distribute the data to the world – or threaten to!

The policies are all over the board in that, while there are similarities in coverage, there is no standardization. Insurers write their policies to cover what they want to cover & exclude claims that they don't want to cover. They can pay losses to You, losses to Others, and loss of Business Income due to Cyber attacks and disruption of your business, as well as Cyber Extortion & Cyber Terrorism costs.

This type of coverage can also include Network Security & Privacy Liability, Employee Privacy Liability, and Electronic Media Liability. Losses can include administrative or operation mistakes as well as Breach of Privacy, including damages from alleged violations of HIPAA, state, federal and foreign privacy protection rules. (This does seem very foreign, doesn't it?)

Who made the Cyber rules? Rules are still a work in progress, but there are increasingly stringent privacy regulations that govern your liabilities and the ability of others to hurt you because there is a chance that their personal data was compromised and they could be victim of an identity theft.

What Else Does Cyber Liability Do?

It can also provide Customer Breach Notice Expense and protection, with many policies providing the funding to notify your clients of a breach. And, if you are a well known company, you may want to purchase Public Relations Expense coverage. And, that guy in Vermont who claims he owned the rights to the domain name you took – you can get protection from him, too.

Examples of Covered Claims under Cyber Liability Policies

Unauthorized Access: An international computer hacking group gained access electronically to the computerized cash registers of a restaurant chain and stole credit card information of 5,000 customers, starting a flood of fraudulent purchases around the world.

Privacy Breach: An employee of a rehabilitation center improperly disposed of 4,000 client records in violation of the center's privacy policy. The records contained social security numbers, credit and debit card account numbers, names, addresses, telephone numbers as well as sensitive medical information. The center settled the claim with the state of Massachusetts and agreed to pay fines and penalties imposed by the state as well as extend \$890,000 in customer redress funds for credit monitoring on behalf of the victims.

Human Error: A non-profit community action corporation printed two 1099 forms on one piece of paper. An employee was supposed to separate the forms and send each to its rightful owner. Instead, one person received both copies. The mistake sent tax forms and social security numbers to strangers. Approximately 50% of the landlords who work with the community action corporation received their forms in addition to the private information of the others. Oops.

Call Theresa (ext 16) now to get your application for **Cyber Liability Protection**.

Truth or Fiction:

"I have 30-days to tell my agent about the car I just bought!"

Under most policies, you have up to 30 days coverage for liability protection only for a new car. If the new car is in an accident, however, and you haven't told us about it, **the damages to your car may not be covered!** **Call us when you buy it!**

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
Rod Derifield

Our Staff is Here to Serve YOU

Our contact information is,

Phone: 562-594-6541
Fax: 562-594-0376
www.hdinsure.com

Personal Insurance Contacts:

Sharon Dodd, ext. 19
sharon@driverightinsurance.com

Ronda Gregory, ext. 17
ronda@driverightinsurance.com

Business Insurance Contacts:

Theresa Roque, ext. 16
theresa@hdinsure.com

Special Projects Underwriting:

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

Director of Advertising:
Ruby, Ruby@hdinsure.com

Protection Tip

Ruby Wants You to Know



How to Pay Your Policy Premiums Effortlessly! (and Generate Rewards)

Put your premiums on a Rewards card program and have the premium paid automatically as a charge against your card (of course, pay it off each month). Then, **you'll never again miss paying your premium**, and you'll **build up your Rewards Miles in no time!**



Say Hello to **Benji Litwin**,
property management expert!
(chew break, anyone?)

So, Who Do You Love?
**Make your pet proud; send us
his/her photo today!**

Ruby wants you to win \$25! Direct your friends to the Seal Beach Animal Care Center website (www.sbacc.org) to apply online for a 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 Insurance – with AIS, for instance, ask them to all us anyway. Either way, you'll have a chance to win **\$25** when your friends tell us **YOU** referred them.

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) or fax it to 562-594-0376! Mail it if you must! You can even call it in, to extension 15.

**"A sewing machine, a sewing machine, a girl's best friend."
Which movie does this song come from and who sang it?**

Answers must be received by 7/26/2011! **Good Luck!**

Your Name _____ / Your Email _____

Your Answer _____

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

When & Where Was the First Baseball Game Played?

The winning answer is that the game was played in **1846** in **Hoboken, New Jersey!** We are proud to announce the two winners: **Donna Murray** and **Dave McClure**. Each has won a **\$15 Gas Card**.

Keep Playing – You Just Might Win the Next Game!

Help Me, Ronda – Help, Help Me, Ronda! The Beach Boys had it Right!

At our office, **Ronda Gregory** is your "go-to" person for changes to your car, home, or other personal insurance. For changes to your Mercury, CIG, Oregon Mutual, or other personal insurance policies, call Ronda at 562-594-6541 x17 (800-400-3224 x17). She can also help you with Safeco changes, although you also have access to Safeco directly at 866-4SAFECO. Ronda is the kind of person who loves to help you, so call her with your policy questions . . . and send her a referral or two!

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.

Huggins/Dreckman Ins. Agency Inc.

12535 Seal Beach Blvd., Suite 200

Seal Beach, CA 90740

The Insurance Safety Advisor

The Next Big One

Where is Grandpa John?

Cyber Security 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>

Learn to Understand How Your Dog Talks to You; Your Friend Has a Lot of Practical Advice!

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 **Dewitt McCall** with a **\$25 gas card**, for his referrals!

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



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