



Stan Dreckman & Ruby present

March 2010

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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Maintain That Home

During the last few years, in some cases consumers have experienced difficulty in obtaining homeowner's insurance, particularly people with lengthy claims histories or brush exposures to their properties.

However, there are **steps that you can take to lessen the possibility of future losses**, resulting in more readily available insurance down the road and more affordable premiums.

The following tips offer ways of saving premium dollars and reducing losses on your homeowner's policy:

Replace washing machine hoses when they show signs of deterioration. In addition, you may wish to turn off the washing machine water faucet when the appliance is not in use to prevent leaks.

Maintain your roof in optimal condition. A quality roof inspection on a periodic basis can identify sections that need repair and thus prevent water losses. Roofing materials containing **high wind resistance features** should be considered in windstorm-prone areas inland and in the desert.

If you experience a water leak, make sure it's properly repaired & remediated, which can include the removal and replacement of building materials such as sheetrock. For larger water leaks, a professional who specializes in remediation should be called in.

Protection Tip!

On 10/1/09, changes to the National Flood Insurance Program (NFIP) took effect. There's been an increase in rates (8%), in the standard deductibles (now \$1,000), and in coverage limits. The increases will apply only to policies that are written or renewed after 10/1/09.

It's March Madness! Or We're All a Bit Irish! Take Your Pick!

Maximize Car Insurance Discounts

One way to **avoid paying too much** for your personal automobile insurance is to assure you are getting all the discounts you deserve. The following are discounts you should inquire about. While not all of these may be available from all insurers, it doesn't hurt to ask, and these discounts may significantly affect your insurance premium.

Home/Car Discount: Many insurers offer discounts of **10 percent or more** - applied to BOTH policies - if they provide both your homeowners and personal automobile insurance. We call it a package discount; you can call it *cool cash!*

Total Protection Discount: Some companies offer additional discounts if you place an **Umbrella** policy with their Home/Car packages - typically an additional 10% applied to the auto policy. With the application of the discount, you get the added protection of the umbrella for "peanuts"! More *cool cash!*

Auto Safety Features: Most insurers recognize that policyholders owning cars with safety features may have fewer accidents and reduced injuries. Many insurers encourage drivers to purchase cars with antilock brakes by giving small discounts for these safety features. Other insurers give discounts for vehicles with airbags.

Professional Organizations: Some insurance companies offer auto insurance discounts if you are a member of certain professional organizations, including teachers, lawyers, engineers, and doctors and occasionally some others.

Multi-Car: Many insurance companies provide discounts of **up to 15 percent** if you have multiple cars on your policy. This reduces the insurance company's administrative costs, on a per-vehicle basis, in issuing the policy. **Take the savings and spend it on clothes, shoes, outrageously expensive dinners, or a weekend away!**

Long-Term Customer: Also know as a persistency discount, companies are offering **discounts of 5 - 20 percent** if you stay with them at least 5 years.

Claims-Free Customer: If you have been insured with the same insurance company for at least 3 years and have not experienced any losses, inquire about a claims-free customer discount. These discounts allow insurers to reward customers with excellent driving records

Defensive Driving Courses: For older drivers (typically people 55 & older), discounts are available if you take defensive driving courses. It's a small discount, but if you have taken one of these, please be sure to tell us!

Alarm Discounts: Discounts are also available if you have **anti-theft devices!**

Beware the Ides of March: Send Us Your Completed Personal Insurance Questionnaire!

Make sure to send us your completed **Personal Insurance Questionnaire**. Together, we'll evaluate your exposures to losses that require different insurance strategies; call Ronda (x17) for **Your Personalized Questionnaire** 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!

Additional Discounts

Now Available for Home, Car & Umbrella Packages. Get More for Less! Call Sharon Today: 562-594-6541 x19

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** **Don't Be "That Guy".** **Protect Your Family:** Call us today & Get Your Life Insurance in Order!

Property & Business Owners: Is Your Property Insured to Replace It?

Building Replacement Cost features of a Business or Apartment policy may fall short of paying for critical additional costs resulting from a claim. Commercial property policies that offer replacement cost typically will only pay to repair or replace the damaged property back to the condition that existed prior to the loss.

No coverage exists in an unendorsed policy to pay (1) the loss in value of the undamaged portion of the building which is no longer useable, (2) the cost to tear down and remove the undamaged portion of the building, and (3) the additional reconstruction costs to for changes to the structure resulting from current building codes. **Ordinance or Law coverage**, endorsed to a commercial building policy, provides additional funds for these expenses, which would otherwise be paid by you. The endorsement's three coverage parts close this coverage gap:



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

• Coverage A - Loss to the Undamaged Portion of the Building:

The remaining portion of the building cannot be used due to application of the local building code; this coverage part pays that loss of value;

• Coverage B - Demolition Cost: Once the undamaged portion of the building has been torn down it must be removed from the site. Coverage B pays the cost to tear down and remove the undamaged part of the building; and

• Coverage C - Increased Cost of Construction: All buildings must be built in compliance with current building codes. Buildings that suffer major damage are no exception. Replacement cost coverage only pays to put back what was there prior to the loss; this coverage part pays the additional cost necessary to bring the building into full compliance with current building codes.

Most commercial properties over 7 years old fail to meet current building codes. Major damage triggering the application of building codes & ordinances has the potential to cost you a large amount of out of pocket expense if the ordinance coverage is not purchased; and the older the building is, the more expensive this gap in coverage (and the likelihood that this coverage may not even be available).

Many policies have sub-limits built into the policy that offer a limited amount of ordinance coverage, but these limits can vary widely from company to company. But, if you own an older building, you may not have any building ordinance coverage at all.

We urge you to read your policy or call us to determine how much building ordinance protection you have, if any. We can assist you in obtaining quotes for coverage in addition to what you may have or for its initial placement if you don't have it. Call **Karen (x21)** or **Theresa (x16)** for assistance today! [This overview is an abridged & edited version of a part of an article written by Chris Boggs, 6/08, for the *Insurance Journal*]

Coverage Clinic: Directors & Officers Protection Unusual Protection That May Just Fit Your Needs!

If your company is taking advantage of the economy and purchasing other companies, you need **D&O** protection to protect yourselves against suits from shareholders (especially minority shareholders) regarding the appropriateness of the acquisition or its price. Suits brought by the selling company due to alleged misrepresentation or unfair practices, or if the deal falls through, or if the selling company may later bring suit against the purchasing company for misuse of information gained during the due diligence process: these are areas of potential D&O actions for which you need protection.

Selling companies need D&O to protect themselves against the same & similar suits from the purchasing company, including alleged misrepresentation. **What a World!**

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

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

Jamie Sharp
Vaughn Dickson
Ross Nelson
Marjorie Gonzales
Tom Heller, AACSC
Norm Rasmussen
Marshall Reddick

Our Staff is Here to Serve YOU

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Tanya Butler, ext. 10

Marketing Corner

A few of you have elected not to take our broadcast emails, even though they are chock-full of news alerts, contact info for large claims events (wild fires, etc), and basic insurance info that is useful to you or someone you know. Occasionally, we update our email lists & sometimes an email will accidentally be put back on the list. If that occurs, please realize it's an error & just remove yourself from future emails. Or call us & we'll do it!



Margaret Gallivan's **Bella** is a Morkie (Terrier/Maltese), and she loves to chase & wrestle with her sister **BB** who is a Shorkie (Shih Tzu/terrier). Bella is about 5 months old and BB is almost 7 months. Bella's favorite toy is the cap off a water bottle and BB's favorite toy is a hair scrunchie (Ruby totally relates).

So, Who Do You Love? Send us a picture & we'll show off your pet in our newsletter! Simply mail in your picture or email it to stan@hdinsure.com. We all love our pets! Make sure you give your pet just as much love as you can. Your pet will return the love 10-fold – with lots of gratitude tossed in!

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 or call in the answer!**

What Do the Names of Japanese Novelist NISIO ISIN and former Cambodian Prime Minister LON NOL Have in Common?

Answers must be received by March 24, 20/10! Luck of the Irish to You!

Your Name _____ / Your Email _____

Your Answer _____

January's Trivia question was: **Where Did KINGSFORD Charcoal Come From?** The Answer: **Henry Ford** (yes, *that one*) and his relative E. G. Kingsford developed the new charcoal from scraps from Henry Ford's car manufacturing company (many early cars used wood extensively). The Winners of the January Trivia Contest are **Alissa Garcia** and **Roberta Katzer**. Each has won a **\$15 Gas Card**. Keep Playing – You Just Might Win the Next Game!

Thanks for All of Your Entries!

Ruby Asks You About Long Term Care:

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

I get lots of questions about Care Facilities & how to pay for them. I can tell you, from direct 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 (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. We're on our own now: *The Country is Broke!* Ignore the rhetoric and get your *own* protection while you are still young. Call Stan today to get started!

Huggins/Dreckman Ins. Agency Inc.

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The Insurance Safety Advisor

Stimulate

Your Own Economy: Play
Our **\$250 Tax-Refund Game!**

Play Trivia for Free Gas Cards!



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!

Familiarity breeds contempt. How accurate that is. The reason we hold truth in such respect is because we have so little opportunity to get familiar with it Mark Twain

“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 honor **Don Nelson**, with a **\$25 gas card. Thanks, Don!** And, Don is still eligible to win the **Grand Prize of \$250 on April 15th!** Be Sure Your Friends Let Us Know that You Referred Them! **See this month's Insert!**

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

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**, to all of you, for your continued business & support. We really appreciate it! For tremendous loyalty to Huggins/Dreckman, we thank **Dan & Linda Walker**, who have been loyal clients for many years. As **Client of the Month**, Dan & Linda will receive a **\$25 Gasoline Card.**

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