



Stan Dreckman & Ruby present

May 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.
12535 Seal Beach Blvd. Seal Beach CA 90740 www.hdinsure.com CA DOI # 0212199

Can You Feel It? It's Almost Summer!

All Is Not Lost . . . Even If Your Luggage Is!

You know that sinking feeling when you're the last person at the luggage carousel? There's only one suitcase going around, and it's not yours! You have joined the up to 5 million lost luggage victims each year in the US.

Baggage usually disappears for one of four reasons: it missed the flight; it was misrouted to another flight; it was stolen; or the owner forgot to collect it (remember that lone case on the carousel? It's one of 250,000).

If your baggage has been delayed or has been misdirected, the airline should be able to get it to you in 24 – 48 hours. Report it to the airline or the handling desk in baggage claim as soon as you realize it's not there & initiate a claim.

If the item has been stolen, which can happen either in the airport handling process or when someone grabs your suitcase, it's a different matter. Your recovery depends on the airline, the circumstances, and if you're insured.

Here are some tips to minimize the inconvenience or risk of loss:

- * **Make an inventory** of your baggage contents; you may wish to take a photo.
 - * **Keep valuables** in your hand luggage.
 - * **Carry a change of clothes/underwear** in your carry-on hand luggage.
 - * **Ensure all items are securely tagged** with contact details.
 - * **Check in with plenty of time** for your luggage to reach the plane.
 - * Use **colored ribbons or straps** so you can quickly spot your bags.
 - * **Wait near the chute** that deposits bags on to the carousel.
 - * Waiting at the carousel, **mentally recall the items you checked in.**
- If your case arrives damaged, notify the airline immediately!**

What Does 4/22/2010 Mean to YOU?

The Feds Strike Again!

If you own or manage units built before 1978, there is Good News & Bad News:
(by Stephen Masek, a California Certified Lead Inspector/Risk Assessor)

First, the Bad News: The EPA's (Environmental Protection Agency) new **Renovation, Repair, & Painting (RRP)** regulation requires that owners, managers, and contractors assume that **ALL** paint on apartment buildings built before 1978 is lead-based paint. "*I don't want to know*" is no longer an option. Those days are over!

All contractors of ALL trades, owners who work on their own buildings, and owners who have employees who work on their own buildings, now have to spend thousands of dollars to be certified, trained, & to buy special equipment.

EPA's **Renovate Right** pamphlet must be given to tenants before the start of the work, signs must be posted, and records must be kept for years.

What does this mean to you?

It means that the cost of work on pre-1978 buildings will be significantly higher. And, they are serious about this. Fines in the \$20,000 to \$30,000 per day range, plus federal prison for willful violations, are possible. This is no traffic ticket: Even fines for simple paperwork violations are in the thousands of dollars.

Now, for the Good News:

Lead-based paint is **NOT** everywhere, and is rare in buildings built in the 1960 to 1978 period. Even in buildings built before 1960, lead-based paint is most often found on exterior wood items, wood windows and doors, and is sometimes also found on interior wood trim. It is far, far less common on interior walls and ceilings.

So, there may be no need for wasting money on special procedures, training, and pamphlets in buildings with no lead-based paint, or for work which does not disturb lead-based paint. You might be better served by having your pre-1978 buildings **inspected** for lead-based paint by a California Department of Public Health accredited lead inspector/risk assessor (ask to see the state-issued photo id). It is a low one-time expense per unit, and the inspection causes no damage.

Here are some **important additional tips** – be sure to read these as they may well apply to you *whether or not* you own rental units.

- These regulations apply to **all** housing, not just apartments. **Any housing** from a single family house to an enormous apartment complex is covered except short-stay motels/hotels

Expect Record Floods in the Mid-West

We have many clients who own property in the Mid-West. If you own Mid-West property, especially along the rivers (Mississippi, Red, etc) or in low-lying areas, **be prepared for record flooding as the snow melts & the rivers rise this Spring & Summer.** To be insured against damage, you must buy Flood insurance. You must wait 30 days before the policy goes into effect, so don't delay if you agree this protection is a good idea. You must act now; call Sharon at ext 19! **PS: Summer rains produce massive flooding; are you insured for flood loss? Sharon, Ext 19!**

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

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\$500,000 Life Insurance
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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!

What Does 4/22/2010 Mean to YOU?

(continued)

- Yes, it applies to owner-occupied housing, but not work done by the owners on a home they occupy. Owners may also sign a written waiver of the procedures if there is no child under 6 years old living there, and no pregnant women. However, the EPA has stated that they will soon be removing that waiver provision from the regulation. Contractors would also run the risk of being accused of creating a hazard for future occupants or children that same owner has in the future, so it does not seem wise for them to offer the waiver.

There are some exceptions. And, of those, the following are the key points:

1. **The entire regulation only applies to buildings built before 1978.**
2. Buildings, or parts of buildings, **where a California**

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



Department of Public Health-accredited lead inspector & risk assessor [Stephen Masek is one] has performed a proper lead survey and found no lead-based paint. If no lead-based paint is present anywhere on the building, the entire building is exempt. If lead-based paint is only on certain components, such as exterior wood, work on all other parts of the building are exempt.

3. **Where lead-based paint is known or assumed to be present, work disturbing less than 6 square feet on the interior or less than 20 square feet on the exterior is exempt.** However, ALL window replacement, ALL demolition, and ALL prohibited practices (e.g. torch removal), no matter how much material is involved, **are** subject to the regulations and thus **not exempt**.

4. Senior housing may be exempt, but it is also possible that portions of a senior housing complex or a high rise office building may not be exempt. Regulations cover "Child-occupied facilities" where a child 6 years old, visits for 2 + days per week, each visit 3 + hours, for a total of 60 + hours per year = non-exempt.

Mr. Masek presents seminars on this topic for property owners, managers, & contractors. His company is **Masek Consulting Services, Inc., 23478 Sandstone St., Mission Viejo, CA 92692.** His phone is **949-581-8503** and his fax is **949-581-8423.** Please check his website at <http://www.masekconsulting.net> or email him at stephenmasek@masekconsulting.net to find out how to keep out of trouble!

Who Else Wants Family Assurance?

So, How Much Do You Love Your Family?

How much time will you devote to being sure that, if one or both spouses are lost, the family will be able to remain intact and at least keep some sense of what they had before you passed?

As uncomfortable as it may be, this discussion must occur within your family and it must include **how much life insurance is needed.** It's not enough to pay off the mortgage and credit cards; life happens without you. You should have **at least 10-years of income protected & funded by life insurance. Don't be "That Guy" – the guy who said he didn't want his wife to spend his money with a new husband; it's a lame excuse.** Call Stan at **800-400-3225 x15** to get a **Free Report on Life Insurance** plus a simple, one-page guide to assist you in determining how much life insurance is needed. And, **get a quote on the cost of life insurance.** We have a life insurance specialist working with our office, and we can get you on your way to securing your family's financial future. **This is too important to leave to chance; call today!**

**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!

- Ann Gironta
- Jana Reichenbach
- Ross Nelson
- Javier Plascencia
- Lisa & Kevin Laphen
- Donna Thomason
- Marshall Reddick

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:

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sharon@driverightinsurance.com

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Director of Advertising:

Ruby, ext. 15 (Stan's line)

Assistant to Stan Dreckman

Tanya Butler, ext. 10

Protection Tip

Run a **home-based business**? Do you invite people to your home or sell products in other homes or at other functions? Either way, your homeowner's policy will not pay for stolen equipment or inventory, nor will it defend you and pay a claim in the event someone is injured at your home while you are holding a party & selling product. These policies do not pay for business activities. You need a **home-based business policy** – contact Karen, at ext 21.



Fergie

If Cute is a Picture, This is It!

Karen Glasing's puppy, an addition to the family that includes Hughie, one of last year's featured pets & contender for Pet of the Year 2009.

What Can Anyone Add to This Picture, unless Fergie wants to meet & greet another Westie: Isabella, also a featured contender from 2009!

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'll post as many pictures as we can in our newsletters!

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!**

If "a.m." means morning (as in "ante meridian" – Latin for "before noon"), what does 'a.M.' mean in Europe?

Answers must be received by April 22, 20/10! Good Luck!

Your Name _____ / Your Email _____

Your Answer _____

March's Trivia question was: What do the Names of Japanese Novelist **NISIO ISIN** and former Cambodian Prime Minister **LON NOL** have in common?

The Answer: The names are Palindromes

They are spelled the same forward & backwards! The Winners of the February Trivia Contest are **Emi Ishikawa** and **Bill Jefferds**. 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:

"Whatcha 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.

12535 Seal Beach Blvd., Suite 200
Seal Beach, CA 90740

The Insurance Safety Advisor

Stimulate

Your Own Economy: Talk Insurance & Win!

(see details inside)

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 newsletter!

Insuring Your Success!

Suppose you were an idiot and suppose you were a member of Congress. But I repeat myself." -Mark Twain

Have you noticed gas prices creeping back up? <http://autos.msn.com/everyday/gasstations.aspx>

This site directs you to low-cost gas stations. Using this tool can help you to save a bit on your transportation costs.

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 **Kevin & Lisa Laphen** with a **\$25 gas card**.

Thanks, Kevin & Lisa!

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?

In these uncertain times, we all depend a bit upon each other (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! This month, we are *doubling up* on our gratitude and naming two clients as Client(s) of the Month: **Rossmoor Travel Service** and **Seal Beach Cruise Center**, both of which have been loyal clients for many years. As **Client of the Month**, each will receive a **\$25 Gasoline Card**.

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