



# 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](http://www.hdinsure.com) CA DOI # 0212199

**Spring is in Full Bloom . . . and Baseball is Crankin'!**

## What Is SOFA? What It Means to You

I needed to add something different in my life. So, after looking around at areas where I thought I could add value, I joined a volunteer group called **SOFA**, (Society for Financial Awareness), a non-profit, educational speakers' bureau.

**SOFA's** mission statement is to . . . .

- \*Eliminate financial illiteracy
- \*Enlighten the public through financial education,
- \*Empower individuals to take charge of their finances, and
- \*Embrace our communities by building relationships through trust, integrity, and public service.

Our chapter's speakers include seasoned professionals in many subjects: Wealth Management, Tax, Insurance, Mortgage, Real Estate, Law, & other financial experts. Each month, **SOFA** members donate time to hold workshops for companies, organizations and churches. This is completely FREE. This is truly *Education 101* with no angles, agendas, or advertising. It's not permitted!

Are you a program chair or have the responsibility to procure speakers for your group, church, or employer? We provide a host of speakers, highly experienced in their areas of expertise.

The topics discussed include:

- Getting Fiscally Fit
- Retirement Planning
- Investments
- Tax Planning
- Understanding Your Insurance
- Legal Lessons for Life,

and, many others. Just call me at 562-594-6541 x15 to set up a brief meeting, your group's program chair-person or company's HR director. While you eat lunch, we'll provide *food for thought!*

## How to Save BIG TIME on Home & Car Insurance

In past issues of our newsletter, we have provided several methods & suggestions on ways to save on the cost of your home & car insurance. In this issue, we put it all on the line – literally.

The following is two lists of insurance discounts that are generally available to you. While the applicability of these discounts varies from state to state, you still want to review them with us to see what additional discounts may be in store for you.

### Car Insurance Discounts Checklist

- Home/Car Insurance Package – 10-20%
- Increase Your Deductibles if you can afford to pay them
- Multi-Car Discounts (don't keep cars on separate policies with separate insurers)
- Affinity Programs (credit unions, alumni)
- Annualized terms, if you can get them.
- Garaging address (your PO Box and physical address may be in different rating zones)
- Wait to license children until they are 18 if they do not have a "B" average (or better) in school
- Distant Student Discount
- Mature Driver Discounts
- Umbrella Discount (**Ruby's** best discount)
- Number of Miles driven
- Non-Smoker
- Business/Industry Discounts (Vocation)
- Educational Discounts
- Protective Devices (tracking devices, alarms, etc)
- Carpool



### Home Insurance Discounts

- Home/Car Insurance Package – 10-20%
  - Increase Your Deductibles
  - Central Station Alarms and Fire Alarms
- (more discounts can be found inside this newsletter!)

## Call for a **FREE** Insurance Review

for your **Personal Insurance, Apartment Building, and Business Insurance**. We'll help to determine your greatest **discounts**, uncover your **risk exposures**, & show you the best way to treat them. Call us today: 562-594-6541, x15 for Stan

## 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

## Car & Home Insurance Discounts (cont.)

- Gated Community Entrances (secured entry gates) & Security Guard
- Buy the newer home – Insurance Discounts abound!
- Sprinklered home credits (interior, ceiling sprinkler systems)
- Roofs: Wood Roofs are typically Surcharged
- Complete Restoration Credit for older homes (for updates to roof, electrical, plumbing & heating).
- Non-Smoker
- Retiree/Senior Citizen
- Use specific Property Schedules Itemization to your advantage, particularly if you rent or live in a condominium

You may qualify for these or even more discounts. How will you know? You just need to call our office at 800-400-3224 / 562-594-6541 for Ronda (x17) or Sharon (x19). For our **Safeco GOLD** clients, you also have access to the 24/7 customer service line at **866-4Safeco!** Call them anytime to review your discounts!



Here we are: **Huggins/Dreckman & SAFECO** presenting a check to the **Optimists Youth Home & Family Services (OYHFS)**. The name on the check is historically correct, but don't worry: The check is good! In November, **Safeco** offered to its agents an incentive toward new insurance policy production: a charitable contribution! While we didn't win the top spot, we did **finish #3** in our region. As a result, the **OYHFS** – our charity – received a check from **Safeco for \$2,775 PLUS** Safeco paid for a lunch for the kids in the home and those attending the school. And, our Optimists Club paid for the staffers' lunch.

The **Optimists Youth Home & Family Services** maintains an incredible staff ratio to the youth served; I know this as lunch for the staffers cost about the same as the youths' lunch. **OYHFS** maintains incredible fiscal discipline; our Congress and State Legislature should take notice. Between **Safeco** and our club, we fed nearly 300 people a good lunch for under \$1,000 – with enough for seconds! Still, as incredible as that is, it costs millions to maintain this facility, which – along with residential quarters – maintains a fully accredited high school, behavioral counseling, post treatment counseling and financial assistance, and other valuable assistance to at-risk youth. You all should be proud of the part you played in this event! In the photo: Our Safeco representatives, Lori, Kim, and Scott, and then there's me and our daughter Jolynn. We'll be #1 next time!

**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!**

## Attention Vacationers: Tips to Beat Bed-Bugs!

**Bug infestations** are specifically **excluded** in all insurance policies. So, you have to take precautions. Here are a few tips for your homes and businesses; you may also wish to give this information to your renters:

**When traveling:** In hotel rooms, use luggage racks to hold your luggage when packing or unpacking rather than setting your luggage on the bed or floor. Check the mattress and headboard before sleeping. **Upon returning home**, unpack directly into a washing machine and inspect your luggage carefully. **If you find that you have bed-bugs**, contact a company that *specializes* in eradicating them, otherwise the bed-bugs will be back!

## 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**

**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!

- Eric Lorimore
- Barbara Robinson
- Phil Sblendorio
- Ross Nelson
- Wai Chew

**Our Staff is Here to Serve YOU**

Our contact information is,

Phone: 562-594-6541  
 Fax: 562-594-0376  
[www.hdinsure.com](http://www.hdinsure.com)

**Personal Insurance Contacts:**

- Sharon Dodd:** ext. 19  
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**Protection Tip**

**Ruby Wants You to Know**



**How to Be Sure that Your Automobile Insurance Comes Through for You If** you have youngsters getting ready to drive. Often, your car insurance policy will exclude children from coverage. So, you must notify the company when they are close to getting their permits. Call us to remove the driver exclusions before they drive!



**STELLA!**  
**STELLLLLAAAAAAA!!!!** (I just couldn't resist)

John Garcia's **Stella Marie** is looking good in her **green St Patrick's Day collar**. **Stella Marie** will receive *A Dog's Purpose* (a novel for humans, by W. Bruce Cameron), for John to read & absorb.

**So, Who Do You Love?** Send us a picture & we'll feature your pet – your best friend - in our newsletter! Simply email it to [Ruby@hdinsure.com](mailto:Ruby@hdinsure.com), or mail it to us. June's winner will receive the book "Marley & Me" – or, if you prefer, we can probably swing **2 seats** at an Angels game. **Make your pet proud; send us his/her photo!**



**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; you have 2 chances to win!** Email the answer to the question below to **Ruby** ([Ruby@hdinsure.com](mailto:Ruby@hdinsure.com)) or fax it to 562-594-0376! Mail it if you must! You can even call it in, to extension 15.

**Where & when was the first baseball game played?**

Answers must be received by 5/26/2011! **Good Luck!**

Your Name \_\_\_\_\_ / Your Email \_\_\_\_\_

Your Answer \_\_\_\_\_

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

**What Popular Woman's Magazine Name is Spelled the Same Way, Forward or Backward, and what is that type of word called?**

The answer is **Elle** and it is a Palindrome. We are proud to announce the two winners: **Lori Sigur & Kellie Catena**. Each has won a **\$15 Gas Card**.

**Keep Playing – You Just Might Win the Next Game!**

**Apartment Owners: Are You Covered for Work Comp?**

Do you have unlicensed people doing Handyman work for you? Do you ever wonder if the contractor you hired is carrying workers comp insurance for his employees? Is anyone working at your property collecting rent, cleaning, or sweeping in exchange for rent reduction? If so, *you have employees*: Call Theresa at 562-594-6541 x16 for a painless workers comp policy process!

**Property Owners Alert: This is a Must Read**

As the consolidation of lenders becomes the new norm in individual & business loans, evidences of insurance that were mailed to lenders are being returned, **undeliverable**. In most cases, the lender has been absorbed by other banks. If this happened to your loan, send an email to [Ruby@hdinsure.com](mailto:Ruby@hdinsure.com) with your new lender's name, address & loan number. Then, we can update your policy. If the lender fails to receive a copy of your policy, they'll place their insurance; and those policies re-define **expensive**.

**Huggins/Dreckman Ins. Agency Inc.**

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**The Insurance Safety Advisor**

**Discounts! Discounts!**

**What a SOFA Can Do for You**

**Winning Cash for Optimist Youth**

**Home & Family Services**

**Play Trivia: Win a \$25 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 the best gas prices around, go to <http://autos.msn.com/everyday/gasstations.aspx>  
*The Best Part of Waking Up, is Walking with Your Pup! (our most sincere apologies to Folger's Coffee)*

**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 **Bill Uranga** with a **\$25 gas card**, for new client referrals! **Thanks, Bill!**

**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](http://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**, **Mark Zahn** who has been a client for many years, as well as fellow **Wilson High School** grad. As our May recipient of the **Client of the Month** award, Mark receives a **\$25 Gas Card!**



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