



Stan Dreckman & Ruby present:

November 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

Just a couple of weeks left for a chance to win \$279!

How To Safely Work From Home

You need extra cash and have some spare time, but you want flexibility to work when it suits you - and maybe you want to work in your pajamas from your desk at home!

They're just a few of the reasons why more people than ever - perhaps as many as 50 million - choose to work from home.

In many cases, home workers are actually employees whose job allows them to do at least part of their job at home. We have some of our employees doing just that.

But there's also a fast-growing army of self-employed that includes "virtual assistants" who provide support and secretarial services for others, medical transcriptionists, writers, illustrators, web designers and online teachers who all work from the comfort of home.

If you operate a business from your home, you likely will need coverage for your equipment, computers, and supplies - & don't forget liability insurance. Your homeowner's coverage will not cover your business activities. Call us to discuss your needs today!

However, some jobs are not what they're made out to be. Make-easy-money ads often turn out to be nothing more than sales pitches for questionable training materials, overpriced supplies or freely available list of jobs and employers, while some are downright con-tricks. Be careful: Look for a good book like *Work At Home Now* by Christine Durst & Michael Haaren, and you can learn about tricksters at the FTC web site (<http://tinyurl.com/ftc-work>).

Insurance Agents & Service Clubs: a Naturally Synergistic Combination!



Ok, so this picture of me IS a bit more current. The most important part is that blow up of the **\$5,000** check for the donation that we secured from **Safeco Insurance Company's Giving** program.

As we announced in the Summer, **Safeco** is giving **\$5,000** to the **Optimists Youth Home (OYH)**, headquartered in Eagle Rock (Los Angeles), California. **Safeco's** generosity demonstrates its commitment to the community: Yours, mine and everywhere across America. **Safeco**, like many of our insurers, puts its money where it's needed and backs its agents' activities for local charities and programs. **Safeco** gives not just to our charitable programs, but to charities all over America.

And, **Safeco** has committed to keep on **Giving**. For the last 2 months of 2010, **Safeco** will donate to **OYH** for each policy written in our agency. Refer clients, friends & family to us: You win and **OYH** wins!

Car Insurance Discounts Available to YOU:

Car Insurance credits that may be available to you include multi-car, home/car/umbrella package, occupational, credit union, good driver, mature driver, & educational discounts. That's over 37% in discounts! Call us Today!

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

Call Us Today for a FREE Insurance Review!

Submitted Your Business Insurance or your Personal Insurance Protection Review?

Know What to Cover Before You Have a Claim. Get Started Today! Send an email to stan@hdinsure.com For your insurance coverage review!



Ruby wants you 2 b protected; complete your review today!

Life Insurance Corner

Insure Your Family's Survival:
\$250,000 Life Insurance
20-Year Term, Level Premium:
Age 45, in good health, as low as
Male - \$29 a month
Female - \$24 a month
Don't Be "That Guy".
Protect Your Family:

Call Stan Today; 562-594-6541 x15

Learning About Insurance Never Stops

MOM & DAD: College is expensive enough without finding out too late that an accident or theft isn't covered under your policies. So, as you return to normalcy, now that the students have been in school a while, there's one vital "to-do" to add to your list (other than writing that next tuition check): **a review of your insurance coverage.** Policy language varies from state to state, and there are never "one-size-fits-all" situations, but below is a general guide.

HOMEOWNERS (may vary by state and insurance company)

Property Insurance: Most homeowner's policies provide 10 percent of the policy's contents coverage for your stuff while it is at a residence other than your home. That means if the contents of your home are insured for \$100,000, your student's property is generally covered up to \$10,000 while living in a dorm or apartment - provided the damage is caused by a covered peril and the student meets the definition of an insured. Certain items, such as jewelry or expensive electronics, may require special coverage attention, so always ask your agent.

Liability coverage: There usually is exclusion for damage to property rented to you, so generally damage to a dorm room or apartment will not be covered.

CAR INSURANCE (may vary by state and insurance company)

Coverage without a car at school: Don't remove your student from the policy if they are attending school without a car; that's a poison pill. If they are attending school more than 100 miles from home, you may qualify for additional discounts!

Coverage with a car at school: Generally, a car registered to you and listed on your policy will be covered if used by a listed student away at school.

Driving a friend's car at school: Students generally are covered while driving a friend's car if they are listed on their parents' policy - another reason not to delete them. The coverage would likely be secondary in this case, as the carrier for the friend's vehicle likely would be the primary coverage.

Coverage discounts: Along with distant-student discounts, students may qualify for a good-student discount. To qualify, a student must be enrolled in at least four courses per term as a full-time student at an accredited college or university and meet certain academic qualifications. Also, drivers under the age of 21 who complete a driver education course may be eligible for a policy discount.

UMBRELLA INSURANCE (varies by insurers): Except for the most diligent of them, most students at college will learn - in addition to course studies - a lot of bad habits, and they may do things that, under your supervision, they would not normally do (can you say *Animal House?*). Now is when you want to increase your coverage; and some insurers will discount your car insurance if they provide your umbrella protection, so the cost of protection may prove to be very little. Be sure to protect your assets so that your students can complete school!

Alpha Pet of the Year Awards 2010:

THE BALLOT BOOTH IS CLOSED!

Ruby thanks all of you who voted for your favorite Alpha Pet. The cats had a strong showing: Did they win? Stay tuned; results to be published in the December newsletter! In the meantime, we recommend that you make a donation to your local pet projects: at shelters, pet stores, or wherever you find it possible to do. Keep them safe until they find new homes.

Ruby Asks You About Long Term Care:

"WhatchYa Gonna Do When Father Time Comes for YOU?"

I can tell you, from 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 (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. Call Stan today to get started: 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!

Frank Atrash
Gary Moe
Gareth Evans
Joey Pamatmat
AOA & AACSC Magazines
Marshall Reddick

Our Staff is Here to Serve YOU

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Protection Tip

Ruby Wants You to Know:



About additional water damage protection. You can purchase additional coverage for water damage due to sewer back-up or overflow damage to their home; this is often available on a homeowner's policy for as little as \$70. Unfortunately, this endorsement often contains a fairly low limit (\$5,000 is typical) Call Sharon at 800-400-3224x19 for more information!



Remember Her?
Isabella, the 2009 Alpha Pet of the Year, Client's Choice! A flash from the past! Isabella is on the right side of this box . . . but wait: There she is on the left! Patricia Jaramillio's Isabella is even prettier, if that's possible!



So, Who Do You Love? Send us a picture & we'll show off your pet in our newsletter! Simply email it to stan@hdinsure.com or mail it to us. Does your dog or cat have special games they play, or does your pet have its special places? It's Pets' "show & tell" time! Tell us, and Ruby will be sure to brag about your pet in a future newsletter!

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** and have **2 chances to win!** Write your name & email information and the answer below, and then fax this page to **562-594-0376** or mail it or **scan and send it to stan@hdinsure.com.** You can even just email me or call in the answer!

What is the smallest country in South America, and of which country was it formerly a colony?

Answers must be received by 11/26/2010! **Good Luck!**

Your Name _____ / Your Email _____

Your Answer _____

September's Trivia question was (drum roll please): *By what name is the musical instrument, called a French harp, better known?*

The answer we were looking for was the **harmonica**. There were a lot of correct answers, and we are proud to announce the two winners, whose names were pulled from the bucket. And the winners are **Melinda Harris** and **Suzanne Groce**. Each has won a **\$15 Gas Card**.

Keep Playing – You Just Might Win the Next Game!

Know Your Insurance Company!

We are independent agents; while there are many insurance companies with which we can work, we deal primarily with **6** companies for **home, car** and **apartment building** insurance. One of those companies is **Mercury Insurance**, and the following is one reason why: **Mercury General Corp.** was selected recently as **one of the 100 most trustworthy** publicly traded companies by Audit Integrity, a Los Angeles-based financial analytics firm.

Mercury was one of 10 firms on the list **for the third consecutive year**. Audit Integrity evaluated more than 12,000 public companies in the U.S. with capitalization of at least \$200 million based on the firm's "Accounting and Governance Risk" ratings, which assess the clarity of financial reporting, transparency of corporate governance and "management behavior and motivation." **Companies with high AGRs are much less likely to face regulatory actions**, according to Audit Integrity. **Mercury was among 14 firms with AGRs of 88, the highest rating in the 2009 list.**

Huggins/Dreckman Ins. Agency Inc.

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The Insurance Safety Advisor

Insurance & Giving;

Learning Never Stops &

Home Business Insurance
Protection & Success Tips

Play Trivia for Free Gas Cards!



**Ruby is looking
for the next**

Pet of the Month!

Send us a picture of
your favorite pet! You
just might see your pet
in our Newsletter!

Insuring Your Success!

"Dad: Why does everyone at the lake know my name, but not yours? Ruby

(You know it's getting tough out there when your dog has your number)

Talk Insurance About Us & Win: It's the Back-to-School All the Way to Thanksgiving Contest!

In the second round of the contest, the **September** winner is **Frank Atrash**. For his referral, Frank received a **\$25 gas card!** 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 **FREE & FAST** 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. 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 honoring as **Client of the Month, The Evan's School**, in La Jolla, CA, which has been a client for many years. As **Client of the Month, The Evan's School** and **Gale Baer** will receive a **\$25 Gas Card!** Extremely deserving of this honor, the school and Gale are not only loyal clients but they perform outstanding charitable works and provide a 1st class education to younger students.

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