



Stan Dreckman & [Ruby](#) present:

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

**Follow Us on Twitter @ocinsuranceguru!**

## Secure Your Gold: Insure Your Jewelry

Over the years, we accumulate Gold & Silver & Jewelry. As expensive as it was then, what if you had to replace it now?

We are closing on the Holiday Season, and it is time again to remind you all that that your Homeowners policies contain restrictive limits & coverage for Gold, Silver, Bullion, and other precious metals and stones (ie, bullion, coins, jewelry and other related items).

While these restrictive limits vary by the items and by insurance companies, restrictive limits for these items have been in insurance policies forever; and nothing will ever change in that regard.

For Gold and other precious metals, the best way to handle them is to place the items in your bank's Safe Deposit box and then ask us to determine if insurance makes sense for the items. Yes: Some companies will insure limited amounts of bullion and gold coins.

For jewelry, the best way to insure these items is to specifically schedule your valuable pieces of jewelry onto your homeowners policy. Most insurers will do this as long as you provide appraisals. If your jewelry values are quite high, alternative markets are also available but at a higher insurance cost and with serious security requirements.

Ask us about adding special coverage for these items; call Ronda at ext 17 or Sharon at ext 19 today!

## Pet Fans: Get Ready

Next month, the contestants for the Huggins/Dreckman **Alpha Pets of the Year** will be presented. There are 2 categories: **The Clients' Choice** and **the People's Choice!** Get ready to vote for your favorite pets of 2011!

## Roy Buck: A Client with a Passion!



## Roy & Sammie on a Ride!

**We just can't let this pass.** Roy Buck is a relatively new Arizona client to our agency, and his pets Sammie & Scamper are featured inside, as the pets of the month. Roy sent us this picture, from his newspaper, of Sammie & Roy getting ready for one of their legendary rides. *And, what rides!* Roy & Sammie ride more than **8 miles** on their circuit! Roy – an accomplished athlete himself – takes Sammie out at least 3 times a week. That is one lucky & happy furry friend! **Thanks, Roy!**

## 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

**Be Proactive & Get Started Today!**

**Request Your Personal, Business or Landlord Insurance Questionnaires to Ensure Adequate Protection!**

[ruby@hdinsure.com](mailto:ruby@hdinsure.com)



**Ruby wants you to live a healthy life. Adopt a pet!**

**If You Die, How Will They Live?**

**Don't Wait: Insure Your Family's Survival Today**

**\$250,000 Life Insurance**

**20-Year Term, Level Premium**

**Age 35, as low as**

**Men: \$13.18 a month**

**Women: \$12.20 a month**

**Is Your Life Insurance in Order?**

**Call Stan: 562-594-6541 x15**

## It's That Good Old Charitable Season

Fall brings the best out in us, including charitable activities. Below are pictures from one such event: Long Optimist Club's 90<sup>th</sup> Anniversary of Supporting Youth. Individuals and companies, like Safeco, Chubb, and the Farmers & Merchants Bank, worked together to make this a success. Because of the efforts of local businesses and citizens, "grass roots" efforts still exist to lend a helping hand to those in need.



Some of the participants at our event were captured on film, from the left: Chris Alexander and his lovely wife Sara, and Lori Grossberg – all from Safeco; and Jeannie & Stan Dreckman – yes, I pulled some strings to get into the picture. At this event, on 9/18/11, people generously gave money to benefit the youth of southern California through the YMCA, Boys & Girls Clubs, and the Optimist Youth Homes ([oyhfs.org](http://oyhfs.org)). Also in attendance & honored were

- **Michaela Pereira** – Chanel 5 morning news anchor and incredibly active mentor to the youth of southern California
- **Don Knabe** – Los Angeles County Supervisor: Whatever your politics, you have to honor him for his Safe Surrender program. Initiated by Knabe & approved by the LA County Board of Supervisors in 2001, it allows someone to surrender an infant that is no more than three days old, as long as the infant shows no signs of abuse. Since the program began in 2001, 87 infant lives have been saved.
- **Phil Infelise** – a 55-year Optimist, whose credits include the fund raising & development of the Optimist Youth Home education center, as well as swearing in President Dwight D Eisenhower as an Optimist!

## It's Time Again for "Thieves' Favorite Cars"!

The most-likely cars to be stolen, according to the insurance-funded Highway Loss Data Institute (they should know; the companies pay the losses), are . . .

1. Cadillac Escalade/ 4 versions (\$10,555)
2. Ford F-250 crew cab 4WD (\$9,496)
3. Chev Silverado 1500 crew cab (\$4,948)
4. Ford F-450 crew cab 4WD (\$11,701)
5. GMC Sierra 1500 crew cab (\$6,022)
6. Chrysler 300 (\$5,509)
7. Ford F-350 crew cab 4WD (\$9,088)
8. Chevrolet Avalanche 1500 (\$6,689)
9. GMC Yukon (\$6,645)
10. Chrysler 300 HEMI (\$8,294)

**It's good to see our American Cars in the top 10 of something again. This speaks to a perceived or actual superiority of American Trucks & SUVs!**

## 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!

Sid Sawin

Dewitt McCall

Emi Ishikawa

## Our Staff is Here to Serve YOU

Our contact information is,

Phone: 562-594-6541

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## Personal Insurance Contacts:

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Ronda Gregory, ext. 17

[ronda@driverightinsurance.com](mailto:ronda@driverightinsurance.com)

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## Special Projects Underwriting:

Dede Tenhoff, ext. 12

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[dede@hdinsure.com](mailto:dede@hdinsure.com)

## Director of Advertising:

Ruby, [Ruby@hdinsure.com](mailto:Ruby@hdinsure.com)

## Ruby Presents The . . . Client of the Month



In these uncertain times, we all depend a bit upon each other. Even if your name doesn't appear this month, please accept our heartfelt **THANKS** to all of you for your continued business & support. This month, we honor as **Client of the Month, Richard Gallup**, who has been a loyal client for many years. As our October recipient, Mr. Gallup a **\$25 Gas Card!**



Say Hello to Roy Buck's  
**Sammie & Scamper –  
Best Buddies Forever!**  
**So, Who Do You Love? Make your  
pet proud; send us his or her photo!**

Ruby wants you to send your friends to the [Seal Beach Animal Care Center \(www.sbacc.org\)](http://www.sbacc.org), where they can go online for a Mercury car insurance quote. For every Mercury policy initiated through that link, the SBACC receives **\$25**; and when the policy renews, the SBACC receives an additional **\$25**. If your friends already have Mercury insurance, ask them to move to us. Either way, SBACC benefits **AND** you'll have a chance to win **\$25** when your friends tell us **YOU** referred them. **They buy car insurance anyway – ask them to buy it here!**

## A Not-So-Trivial Pursuit

**Test Your Skills:** Just one correct answer & you might 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!** **Deadline: 10/26/2011!**

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. **Ruby picked this question herself:**

**What is the Name of the heroic German Shepherd who lived at Fort Apache and – with his sidekick Rusty – helped the U.S. Cavalry Tame the Wild West in the '50's, on ABC?**

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

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

## August's Trivia Question Winners!

**"Something's happening here.  
What it is ain't exactly clear"**

**The lyrics to what massive '60s hit  
& the name of the group:**

**"For What It's Worth", from the  
Buffalo Springfield!**

We are happy to announce the winners:

**Pam Woods & Bruce Warkentine**

Each has won a **\$15 Gas Card.**

**Keep Playing – There are New  
Winners Each Month!**

## Meet Dede Tenhoff: Financial Institutions Insurance Pro

At Huggins/Dreckman, Dede Tenhoff is our insurance expert for banks. She is the person to whom you go for new policies and questions, and she is the person who is able to figure out solutions to your "how to" coverage questions. Dede has several insurance designations, and she continues to take classes to sharpen her craft. Dede is best contacted at her email address: [dede@hdinsure.com](mailto:dede@hdinsure.com)

## Get into a SOFA State of Mind!

**Are you – or someone you know – in the unenviable position of gathering seminar 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 @ 562-594-6541x15, and check out the site: [sofausa.org](http://sofausa.org).**

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

12535 Seal Beach Blvd., Suite 200

Seal Beach, CA 90740

**The Insurance Safety Advisor**

**Riding with Sammie**

**Insuring Jewelry**

**Charitable Causes & Good Works**

**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>

*Ducks & Dogs – How much better does a Saturday morning get? . . . . Ruby Jensen*

**Talk Insurance About Us . . . and Win!**

**Referrals** are the lifeblood of any business, and there's no better source than directly from our clients. This month, we honor **Emi Ishikawa** with a **\$25 gas card**, for her referral!

Next month's referral prize winner could be you. Just mention **Huggins/Dreckman** or **DRIVE RIGHT** to a friend, or relative, and when they call, make sure they tell us that you referred them; it's that simple! These referrals not only help us and earn you a shot at **\$25**, **your referrals can also generate charitable donations.**

Your friends can logon to the **Seal Beach Animal Care Center** link ([sbacc.org](http://sbacc.org)) and click on the **Mercury Insurance icon**, from which they can get a **FREE, INSTANT** online **Mercury** car insurance quote. And, we'll follow up to be sure they are buying the coverage they need! With the completed purchase, the **SBACC** receives **\$25** donation from our office – and a **\$25** donation will be made at each policy renewal!

Or, they can call our office at 562-594-6541 x19 (Sharon) or x17 (Ronda) for a full Home/Auto/Umbrella package quote from **Safeco**. And, **Safeco** will donate **\$25** to **CHOC** (Children's Hospital of Orange County) for each policy written in October. **It just doesn't get much easier than this! Support Animals and Kids with your referrals, and you still can earn a chance to win \$25.** Make sure that your friends tell us that you referred them, and in October we'll send every person who referred us a Starbucks gift card!