



Stan Dreckman & *Hubs* present:

September 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

### Are You Investing in the Best Real Estate Marketing Decades?

Many of our clients are becoming real estate moguls – even in light of the recent, hard down-turn in real estate. If you are one of those people, purchasing 1-4 unit homes, town homes, or condos at bargain-basement prices, don't ignore the real risks to your personal assets.

As in any venture, when you purchase assets you take risks. How you address these risks goes a long way to determine your level of success.

When you purchase real estate, you need to understand and anticipate what kinds of events can cause you problems.

There are certain “givens” that we all know or at least for which we strive:  
- to get a good property, not one that is in need of radical fix up (unless you are a flipper, in which case, study hard)  
- to buy in a good area, at the right time;  
- to make sure you have a good property manager (work with recommendations but change when necessary)

Knowing how to protect your assets from losses, and knowing which losses can be insured or can be contained with legal methods, is not an art form but is a result of education and proper alliances.

Our agency is uniquely positioned to provide you with the know-how to properly insure rental property, and we can recommend expert asset protection professionals, experienced in real estate.

Call Stan Dreckman at 562-594-6541 x15 for advice regarding insurance and asset protection for your investment properties. Asset protection is not the same wherever you go, so go to experience. Tap into Stan's knowledge today at stan@hdinsure.com!

### It's September: Football Is Back!!!!

## Be Prepared for Murphy's Meltdown!

There's some kind of immutable law which says not only that **if something can go wrong it probably will**, but also that it will happen at the worst possible time in the least convenient location. For instance, you never run out of gas outside of a gas station, or get a flat during regular business hours.

Of course, you never seem to have precisely what you need to deal with a car emergency – unless you're one of those people who are always prepared for these mishaps. If you are, read no further; if not let's talk about how you can join them.

What you need is a **Car Emergency Kit**. These days, there's no excuse not to have one since there are hundreds of ready-made kits for sale for as little as \$25 and up. But then, how do you know which one to get? Or, what if you want to make your own customized kit? And, of course, there are some essential items that every well-prepared driver needs that won't be in a kit or fit neatly into a box. So, here are some of the essentials that should be in your emergency car kit:

- A **first aid kit** – get one at your local auto parts or drug store.
- A **reflective warning triangle**, preferably one with built-in lights.
- A set of **jumper cables**, a **tow-rope**, **fuses** and an **adjustable wrench**.
- A **flashlight** that can both be hung inside the hood or mounted on the ground while you work, and a **penknife**.
- A **cell phone**. You may wish to have an extra, charged battery handy. If you don't normally use one, keep a pay-as-you go phone in the glove compartment.
- A **map** of where you're traveling through (or GPS). Have **pen and paper** too.
- Oh, and don't forget the miracle fix: **duct tape!**

If you're vacationing or traveling in remote areas or in adverse weather conditions, you should also have a survival kit with **warm blankets**, **self-generating heat pads**, **energy or food bars**, and **water**. Set off with a full tank of gas and know in advance where the local gasoline stations are located (cell phones, GPS and other systems are great at that). Be safe and be prepared.

## Huggins/Dreckman Honored in Bronze!

As we strive to consistently improve our customer service, **Huggins/Dreckman** and **DRIVE RIGHT** insurance agencies have embarked upon “**Customer Astonishment**” training in conjunction with **Mercury Insurance Group**. What does that mean to you? It means, as your insurance representatives, we want to do more to improve your level of quality contact and coverage reviews & enhancements. We want your customer contact & service experiences to be the best. And, with **Mercury**, we are now at the **Bronze** plateau of service excellence, and we hope to move to the Gold Standard within the year. For starters, let us review your current insurance needs; send in your Personal Insurance Questionnaire. Email stan@hdinsure for yours today; it's time for a check up!

## 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!**

Have You Completed Your **Business Insurance** or your **Personal Insurance** Protection Review?

**Know What to Cover Before You Have a Claim. Get Started Today!**

Email [stan@hdinsure.com](mailto:stan@hdinsure.com) For your insurance coverage review!



Ruby wants to be sure you are fully protected; complete your review today!

## Workers Compensation Experts at State Fund Encourage Drinking on the Job!

Parts drawn from Safety News Issue Two, 2010, State Comp Insurance Fund

### **Drink & Lower Your Workers Comp Experience Mods!**

No matter what time of year or the temperature outside, whether you are indoors or outdoors, **drinking is important to overall health and performance.** It's a fact, and **drinking** is supported by Workers Compensation insurance companies!

In fact, one of the newer safety signs in work places today states that "On the Job Drinking is Encouraged". . . well, perhaps not exactly as you may have inferred.

**The facts show, and we are suggesting, that drinking water and keeping employees hydrated may reduce accidents at work, eventually resulting in lower experience modifications and, thus, lower premiums.**

As you all know, experience modifications (surcharges or credits applied to a specific employer's workers compensation premium, found in the larger employers' policies) can affect premiums *dramatically*. The swing can be 40% - 50% of the premiums, based upon how low or how high the incident or severity rates are for a particular employer. Keeping employees alert is a side benefit of keeping the body well-hydrated, and as we all know, mental mistakes are nearly always evident in work-related accidents. **So, keep 'em drinking . . . water** and keep employees on regular water break schedules so as to maintain their mental alertness. This is one easy step toward maintaining workplace safety!

Here is more interesting information about how our bodies work. They operate best at **98.6** degrees. The body releases excess heat by circulating blood to the capillaries in the upper layers of the skin, thus increasing heat transfer and the resulting perspiration. **When the body heats up too fast** - faster than it can cool itself down, **mild to severe heat-related illnesses may occur.**

Heat stress occurs when the body is unable to release the heat and cool itself. According to OSHA, when the air temperature is equal to or warmer than the skin, blood brought to the skin's surface can't efficiently release the heat. The body's main cooling mechanism is the evaporation of the body's perspiration; and if the evaporation cannot occur, the body is unable to rid itself of excess heat and thus the natural cooling process becomes impaired.

If the Body can't release the excess heat, it stores the heat, which **increases the body's core temperature and heart rate.** Prolonged heat stress can lead to illness or even death! So, keep your employees **hydrated**, particularly if they work outside or at heavy manual labor inside buildings. Also encourage the use of proper outdoor clothing and hats to shade them from the excess heat.

## Did You Purchase Your Car Warranty from These Guys?

For the **second time** in a month, the California Department of Insurance (CDI) issued a cease-and-desist order against a Phoenix company for selling unlicensed insurance disguised as "auto additive warranties." Prestige Administration Inc., dba Autolife Rx, faces a fine of \$5,000 for every day they conducted business in California. The CDI alleges that Prestige Administration acted as an unlicensed insurer, providing mechanical breakdown coverage since early 2008. Another outlet that is on the outs with the CDI is SafeData Management Services, dba Consumer Direct Warranty Services, which was selling auto insurance and vehicle service contracts.

**Worried about your current vehicle warranty or breakdown protection?** We provide **Mercury Insurance Company's Auto Mechanical Breakdown** programs. Mercury's program **costs less** than the dealers', and it's actually approved for sale by the CDI! For coverage, with your purchase of a new or used car, contact Karen in our office at **800-400-3224** ext 21.

### **Life Insurance Corner**

**Insure Your Family's Survival:**

**\$500,000 Life Insurance**

**10-Year Term, Level Premium:**

Age 37, in good health, as low as

**Male - \$15 a month**

**Female - \$14 a month**

**Don't Be "That Guy".**

**Protect Your Family:**

**Call Stan Today; 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!

Linda Galaz  
Vickie Edwards  
Gilles Debrower  
Robert Caguiat  
Beverly McKay  
Marshall Reddick

## 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  
[sharon@driverightinsurance.com](mailto:sharon@driverightinsurance.com)  
Ronda Gregory, ext. 17  
[ronda@driverightinsurance.com](mailto:ronda@driverightinsurance.com)

### Business Insurance Contacts:

Karen Van Eede, ext. 21  
[karen@hdinsure.com](mailto:karen@hdinsure.com)  
Theresa Roque, ext. 16  
[theresa@hdinsure.com](mailto:theresa@hdinsure.com)

### Special Projects Underwriting:

Dede Tenhoff, ext. 12  
(direct line: 714-287-0268)  
[dede@hdinsure.com](mailto:dede@hdinsure.com)

Director of Advertising:  
Ruby, ext. 15 (Stan's line)

## Protection Tip

### Ruby Wants You to Know:



**Get More for Less!** Lower the cost of your home & car insurance by packaging these policies with one insurance company. Additional discounts are available if you add an umbrella policy (which adds extra coverage to protect your assets). Call Sharon at 800-400-3224 x19 for more information about the magic of the Home/Auto package!



**Cat People – on the Chase Again!**  
Claire, Debbie Kobayashi's beautiful cat, is resting comfortably in her cat place – you know, places where cats go. Having been owned by several cats, I still have never figured out cat places. They just exist!

**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](mailto:stan@hdinsure.com). Does your dog or cat use a remote controller, or does your pet have its special places? It's Pets' "show & tell". 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 to 12535 Seal Beach Blvd., Seal Beach, CA 90740. Or, *scan and send it to [stan@hdinsure.com](mailto:stan@hdinsure.com)*; you can even just email me or call in the answer!

### By what name is the musical instrument, called a French harp, better known?

Answers must be received by 09/26/2010! **Good Luck!**

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

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

### July's Trivia question was (drum roll please):

The Beatles had the "5<sup>th</sup> Beatle":

### Who was the 6<sup>th</sup> & occasional member of the RAT PACK?

The answer is **Norman Fell**. The winners are **Jere Gauss** & **Carly Shuman**. Each has won a **\$15 Gas Card**.

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

**Thanks for 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**. *The Country is Broke!* Ignore the rhetoric – **no one will save you**. **Get affordable protection while you are still young**. Call Stan today to get started!

**Want an Easy Chance at Winning \$279? Just refer your family, friends, acquaintances, & business associates to us for a quote.**

# **Huggins/Dreckman & DRIVE RIGHT**

**Insurance Agencies'**

## **Back-to-School All the Way to Thanksgiving**

### **Referral Program & Contest**

We've built our agency by taking special care of you – and our other clients. And it shows in the large number of people who call us because you recommend us.

We want to continue to grow, but only with the right kind of clients: **Clients like You!** Our best new clients call us because **You** recommend us, so...when you tell others about the special treatment you receive from us, we want to add a little extra **FUN** to the process!

**Tell a friend, colleague, relative, or whomever to contact us at**

**562-594-6541** or to send us an email at **stan@hdinsure.com** and request a home, auto, or business insurance quote. Then, you may become a winner!

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### **▶ 3 Chances for YOU to WIN! ◀**

#### **Chance #1**

Tell a friend, a colleague, a relative, an acquaintance – whoever – about us. When they contact us and receive a FREE quote & tell us you sent them, YOU WIN:

- ◆ Free \$5 Starbucks Gift Card
- ◆ 1 Chance to win a \$25 gas card (awarded each month)
- ◆ 1 Chance to win the Grand Prize of **\$279!**

#### **Chance #2**

The first week of September, October, & November & December, we'll randomly draw from the prior month's Chance #1 qualifiers.

- ◆ THE WINNER will receive a **\$25 gas card**.

#### **GRAND PRIZE!**

On **November 22<sup>nd</sup>**, we'll conduct a random drawing from all the referral chances for the Grand Prize that qualified from **August 1<sup>st</sup> to November 19<sup>th</sup>**.

**THE GRAND PRIZE WINNER will receive \$279 in Cash!**

**▶ Program Rules and Disclaimers ◀**

**There is no limit on the number of chances to win.**

**Odds of winning are entirely dependent on the quantity of chances created during the contest period.**

This contest and the rewards provided are open to any human being on the planet who refers a friend, family or colleague to inquire about our agency. You do **NOT** have to be a client to receive your **free \$5 gift card** or to be entered for a chance to win any of the randomly drawn prizes. You do **NOT** have to be present at the drawings to win prizes. This offer is **NOT** an inducement to buy any insurance product from **Huggins/Dreckman** or **DRIVE RIGHT** insurance agencies. We reward the referrer for the qualified lead only. The persons referred **DO NOT** have to become our client for the referring party to receive any of the rewards and/or chances in this program. Winners must allow us to promote that they are a winner! We are **NOT** responsible if the law says you can't win due to age or anything else. You can refer businesses & other commercial insurance prospects as well as home & car owners!

## **The Right Insurance:**

**Just Say 3 Words ... "Call My Agent" & give them our number:  
562-594-6541 x19. They can also **Fax** their information to **562-594-0376****

**Car Insurance Quote Request: Fax to 562-594-0376 or Call 562-594-6541 x19 (Sharon)**
**YOUR NAME:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Please Tell Us about All the Drivers in Your Household**

Names of All Drivers	Birth Day mm/dd/yr	M/ F	Occupation	Driver is Primary User of Car #	# of At-Fault accidents Last 3 Years	# of tickets in the Last 3 Years	# of DUI or Major Cites in 5 years	Date First Licensed in U.S. Mo / Yr	Driver's License #
1.	/ /								
2.	/ /								
3.	/ /								

**Please Tell Us About Your Vehicles:**

Yr	Make	Model	Sub- Model	Body Style	Vehicle Identification Number	Used in Business  <input type="checkbox"/> Yes <input type="checkbox"/> No	# of Miles One Way to work / Total Miles	Miles Driven Annually (est)
1						<input type="checkbox"/> Yes <input type="checkbox"/> No	/	
2						<input type="checkbox"/> Yes <input type="checkbox"/> No	/	
3						<input type="checkbox"/> Yes <input type="checkbox"/> No	/	

**Homeowner's Insurance Quote Request:**
**Fax to 562-594-0376 or Call 562-594-6541 x19 (Sharon)**

Exterior Wall Construction: Stucco: __, Masonry __, Brick __ Other (please describe): __	Structure's Total Square Feet: _____	Any Claims in the past 5 years? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes, describe: _____	Year Built: _____ Number of Stories __	** Has your home been Re-Modeled? <input type="checkbox"/> Yes <input type="checkbox"/> No
Alarms? Check all that apply: Burglar __, Fire __, Smoke __, Alarm Monitored? __	Is this Property Vacant? <input type="checkbox"/> Yes <input type="checkbox"/> No	Roof Type: Shake __ Tile __ Composition __	Separate Dining Room <input type="checkbox"/> Yes <input type="checkbox"/> No	Family/Recreation Room <input type="checkbox"/> Yes <input type="checkbox"/> No
If this is a Single Family home, do you belong to a HOA? <input type="checkbox"/> Yes <input type="checkbox"/> No (HOA = Homeowners' Association)	Condo Townhouse <input type="checkbox"/> Yes <input type="checkbox"/> No	*Silver / Gold / Silverware / Platinum ware Schedules? <input type="checkbox"/> Yes <input type="checkbox"/> No Value \$ _____	Garage: Attached __ Detached __	Garage: 1-car _____ 2-car _____ 3-car _____
Do you want a Quote for: Flood? <input type="checkbox"/> Yes <input type="checkbox"/> No Earthquake? <input type="checkbox"/> Yes <input type="checkbox"/> No	Value of Built-in Appliances? \$ _____	Value of Computers: _____	Hardwood or Custom Cabinets <input type="checkbox"/> Yes <input type="checkbox"/> No	Granite/Marble Countertops? <input type="checkbox"/> Yes <input type="checkbox"/> No
Flooring Materials (indicate % of): Hardwood __, Tile __, Carpet __, Marble __, Other: _____	Number of Fireplaces? _____	Brick/Flagstone exterior walls? <input type="checkbox"/> Yes <input type="checkbox"/> No	Foundation: Slab __ / Raised __	Pool? <input type="checkbox"/> Yes <input type="checkbox"/> No Jacuzzi? <input type="checkbox"/> Yes <input type="checkbox"/> No
Do you operate a business from your home or garage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Laundry Room <input type="checkbox"/> Yes <input type="checkbox"/> No	Number of Bathrooms: _____	Number of Bedrooms: _____	Pets? If so, advise Breed: _____
*Jewelry Schedules? <input type="checkbox"/> Yes <input type="checkbox"/> No Total Value: _____*Other Valuables, Furs, Collectibles? <input type="checkbox"/> Yes <input type="checkbox"/> No	Central Heating & Air? __ Floor __, Wall __	Heating Fuel: Gas __, Electric __ Other _____	Wiring: Breakers? __ Fuses? __	Plumbing Type: Galvanized __ Copper __
If your Building is over 25 years old, please provide month & year for updates to your home: __	Age of Roof: _____	Heating Updated: Month __ / Year _____	Plumbing Updated: Month __ / Year _____	Wiring Updated: Month __ / Year _____

\* Please describe all valuables; collections and jewelry items should be itemized or catalogued (use additional paper if needed): \_\_\_\_\_

## Huggins/Dreckman Ins. Agency Inc.

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

### The Insurance Safety Advisor

How to Protect Rental  
Property; Drinking on the Job  
Is Healthy; Car Breakdown  
Protection: All This & More!

### 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! You  
just might see your pet  
in our Newsletter!

### Insuring Your Success!

“Why be a dog if you can’t chase Ducks” . . . . . **Ruby**  
(Ruby is a sage philosopher; do YOU have an answer? I’m still thinking about that one)

### 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 **Gilles de Brouwer** with a **\$25 gas card**, for referring friends and family to our agency!

**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, INSTANT** 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 honoring as Client of the Month **National Creditors Connection, Inc. (NCCI)**, which has been a great client for many years. As **Client of the Month**, **NCCI** will receive a **\$25 Gas Card!**

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

PS: **August's Clients of the Month** – the **Toner Clan** – asked us to **donate to the needy** instead of their receiving a gasoline card or other family event gift. So, we are sending a contribution to the **Salvation Army** on their behalf.