



Stan Dreckman & **Ruby** present:

September 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 CA DOI # 0212199

Ahh – September: Football Season, Cool Refreshments & Wursts!

Are Your Antiques Properly Insured?

Many people own valuable antiques, which are often inadequately insured.

Homeowners policies contain restrictive limits & coverage for antiques, and the claims settlement valuation may only be provided on an actual cash value basis.

Even if the replacement cost rider is added to a homeowners policy, it lists antiques, fine arts, paintings, and memorabilia as ineligible properties.

Coverage is also limited. For example, the homeowners policy does not provide coverage for breakage or accidental scratching. So, if you have valuable antiques or fine arts, the following tips may prove helpful:

- * Properly inventory your antiques and collectibles; keep pictures and videos.
- * Use an experienced antiques appraiser. Some antique dealers offer free general assessments online for lesser-value pieces if decent photos and descriptions are provided. For high-value items, most appraisers want to personally inspect the piece, which normally involves a fee.
- * For valuation assistance on common items, visit eBay & Internet auction sites to establish your antiques' market value

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

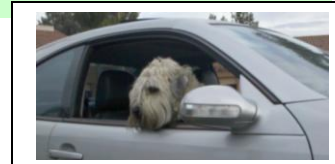
Umbrella Insurance Issues to Know:

For a few clients, we provide **umbrella** policies yet we don't insure their cars; we may just have their rentals & homes. It is vital to let us know if there are any changes to your home, car or rental policies. We must **inform the umbrella insurer of changes** or you may risk being without umbrella protection. Call us!

Pet Safety: Don't Bar-B-Q the Dog

Our pets – particularly dogs – do not tolerate the high temperatures of late Summer and early Fall as well as humans. They depend upon rapid breathing to cool down. But when the air temperature is close to their body temperature, heat stroke is a real possibility and an emergency that requires **immediate** recognition & **prompt** treatment.

Common situations that lead to overheating or heat stroke in dogs include being confined in concrete runs or chained outside without shade. But the biggest threat to dogs is being confined in your car.

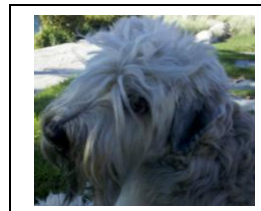


Heat stroke begins with rapid, frantic, noisy breathing. Your dog's tongue and mucus membranes become bright red, their saliva will become thick, and your dog will likely start to vomit. If your dog's condition worsens, it will become unsteady, starting to stagger, and will have diarrhea that often is bloody – further weakening your dog and which may result in death.

Treatment: **Emergency measures must begin at once.** For mild cases of stroke, move your dog to a cooler area, such as an air-conditioned building or car. If your dog's temperature is over 104 degrees, or if it's unsteady on its feet, soak your dog in a tub of cool water. If this is not possible, hose down your dog with a garden hose. If your dog is collapsing, you can give it a cold water enema; but it may be better to rush your dog to the vet – after a cold shower from the garden hose – as an examination and a cortisone shot may be required to treat your little buddy.

Prevention:

1. Do not expose dogs, particularly those with already impaired breathing, to prolonged heat.
2. Restrict your dog's exercise during the heat of the day.
3. Crate your dog only in an open-air wire cage.
4. Provide shade & cool water to dogs living outdoors.
5. **Do not leave your dog in the car on hot days!** Your dog won't like your leaving it behind, but it will live to chase another rabbit . . . or duck!



Are You Connected?

We regularly send out email messages that provide insurance education, including claims information during catastrophic events like Wild Fires, Tornadoes & Hurricanes. We also have fun: Many clients have been to Angels baseball games simply by answering questions delivered via our email system. If you're not receiving email from our office, send your email address ... to ruby@hdinsure.com! We'll be sure to put you in our email education system!

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

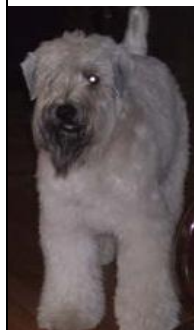
- * Investment Property Insurance
- * Apartment House Protection
- * Shopping Center Protection
- * Business Insurance Systems:
Property, Liability, Workers' Compensation, Umbrella, Auto, Management & Privacy Liability
- * Earthquake / Flood / Landslide

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
Questionnaire to
Ensure Adequate
Protection!**



**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

Don't Wait Until the Barn is Burning!

If you don't insure to the full replacement value of your building, that's like waiting 10 minutes after the fire starts to call the fire department.

Occasionally you hear about people who didn't have adequate insurance to pay for their loss. Is the insurance company trying to rip them off? Probably not. More often it's the result of a lack of understanding of how property insurance works and how to best insure your property. Here are some things you need to know:

* Insurance on commercial property structures (and 1-4 unit properties, as well) and business personal property (equipment, furniture/fixtures, computers, stock, etc) is - or should be - written to provide enough funds to replace the property in the event of a total loss. However, there are exceptions as with older structures where the insurance companies won't offer replacement cost; understand that an insurance settlement may be depreciated in these policies, so bulk up on reserves.

* In the current real estate market, it is very possible that you can buy existing property for well under what it will cost to build it. Even so, you should know that **the market value of the property has no relationship to the cost to reconstruct properties** that suffer insured damages.

People understandably don't want to insure properties for more than they paid for them; it seems counter-intuitive. But if you don't, problems will arise when losses exceed the amount of insurance. For example: You buy a property for \$650,000, and the cost to replace it is calculated to be \$800,000. But, you insure for just \$650,000. The problem here is that while you may be covering your investment, the policy will only pay (in most cases) the \$650,000 limit, and you find yourself out the additional \$150,000 needed to complete the repairs in the event of a total loss.

Then, your options become few & most unpleasant: (1) You will have to pay for the balance of the cost of repairs out of your own funds, (2) you may take out an additional loan to pay for the repairs, or (3) you may have to walk away from the property. Regardless, it's a big loss - one that, likely, you'll never make up.

And, this example may have told a different tale: You may have a policy that includes a *penalty clause* for not insuring the property to its full replacement cost (this is normal for older buildings). While you know that following a total loss you'll get the full policy limits but you will bear the uninsured costs, if you **underinsure** the property and have a **partial loss**, you stand to lose a percentage of the claim settlement as a *penalty for not insuring the property's full value*.

For example: You should have insured your building for \$800,000, but you only bought \$650,000; and your claim for water damage (caused by a broken pipe) is \$150,000. For the purposes of simplifying this example, you've insured the property for .8125 of the total replacement value ($\$650,000/\$800,000 = .8125$); and that's all you will receive for this partial loss claim: $.8125 \times 150,000 =$ your claim settlement of \$121,875. And, you're out the difference of \$28,125.

Don't underinsure your property. Call Theresa at 800-400-3224, ext 16.

Truth or Fiction: "I can't get Group Health Insurance because I only have one employee"

Fiction: If you own a business, you can get guaranteed issue group plans in California for 2-50 life groups. There are many good insurers offering great plans with options, from very lean plans that are quite inexpensive (covering you just for major medical events), to expensive plans that offer low out-of-pocket costs to you. It's still America: You can still decide how much you want to pay for specific benefits. So, if you own a business & need coverage - even if your business is owning property - call us. There may be a solution just right for you!



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!

Eitan & Suzan
Dave Dougherty
Ross Nelson

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:

Sharon Dodd: ext. 19
sharon@driverightinsurance.com

Ronda Gregory, ext. 17
ronda@driverightinsurance.com

Business Insurance Contacts:

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karen@hdinsure.com

Theresa Roque, ext. 16
theresa@hdinsure.com

Special Projects Underwriting:

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

Director of Advertising:
Ruby, Ruby@hdinsure.com

Protection Tip

Ruby Wants You to Know



About our New Digital Insurance Office (DIO):
www.hdinsure.com.

From this DIO, you can contact us, find claims numbers, and request changes or additional coverage. As it expands, you'll see specialty pages like our newest car insurance site, partnering with the Seal Beach Animal Care Center, at the Ruby inspired insurance4animals.com.



Say Hello to Gilles de Brouwer's **Kobe & Rossi** playing a dog version of stick ball in their yard.
So, Who Do You Love?
Make your pet proud;
send us his or her photo today!

Ruby wants you to win \$25! Send your friends to Seal Beach Animal Care Center (www.sbacc.org), where they can go online for a Mercury car insurance quote. For every Mercury policy initiated through that link, the SBACC will receive \$25; when the policy renews, the SBACC receives \$25. If your friends already have Mercury insurance through another agency, ask them to move to us. Either way, SBACC benefits AND you'll also 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 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; you have 2 chances to win!** Email the answer to the question below to **Ruby** (Ruby@hdinsure.com) or fax it to 562-594-0376! Mail it if you must! You can even call it in, to extension 15.

Which infectious disease killed 300 to 500 million people in the 20th century but was eradicated in 1979?

Answers must be received by 9/26/2011!

Your Name _____ / Your Email _____

Your Answer _____

July 2011's Trivia Question Winners!

A sewing machine, a sewing machine, a girl's best friend."

Which movie does this song come from and who sang it? The winning answer is **The Perils of Pauline**, sung on Broadway by Betty Hutton.

We are happy to announce the winners:

Jorge Torres & Cheryl Moore.

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

Keep Playing – There are New Winners Each Month!

Meet Sharon Dodd: The Personal Insurance Expert

At **Huggins/Dreckman** and **DRIVE RIGHT**, Sharon is your personal insurance expert. She is to whom you go for new personal insurance policies and questions, and she is the person who is best able to figure out solutions to your "how to" coverage questions. Sharon is also working on her CIC (Certified Insurance Counselor) designation. Call Sharon for quotes & questions on new and existing insurance plans!

Get a SOFA State of Mind!

Are you – or is someone you know – responsible for putting together a series of seminars or 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 at 562-594-6541x15, and check out the site: sofausa.org.

Huggins/Dreckman Ins. Agency Inc.

12535 Seal Beach Blvd., Suite 200

Seal Beach, CA 90740

The Insurance Safety Advisor

How to Insure Antiques

Don't BBQ the Family Pet

**Perils of Inadequate Coverage for
Homes, Businesses, & Apartments**

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>

I always wanted to be someone, but now I realize I should have been more specific . . . Lily Tomlin

Talk Insurance About Us & Win a Prize!

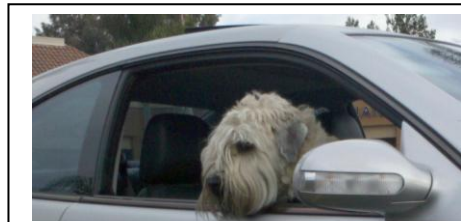
Referrals are the lifeblood of any business, and there's no better source than from our clients. This month, we honor **Rod Derifield** with a **\$25 gas card**, for his referral!

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 the animal shelter link (sbacc.org) and click on the **Mercury** Insurance link and get ***FREE, INSTANT*** car insurance quote from **Mercury**. **It just doesn't get much easier than this!**

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***, **Rob Catena**, who has Been a loyal client for many years. As our September recipient of the ***Client of the Month*** award, Rob receives a **\$25 Gas Card!**



Ruby is Searching for the next Client of the Month: It could be You!