

Stan Dreckman & **Ruby** present:

June 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

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June: It's Summer: Sun, Surf, Sports – and No School!

What Is **CMP**? How It Affects You!

Carbon Monoxide Poisoning kills about 2,100 people every year. It is an odorless gas that displaces oxygen in the blood. And, there is a law requiring you to install CMP detectors.

Many states already have laws in effect that require Carbon Monoxide alarms; if you own rental units, you may wish to check with your property association for more details (ex: Oregon law required detectors in all dwellings and apartments effective April 1, 2011).

How Does This Affect You?

California is requiring that CMP detectors be installed in **all** single unit dwellings –rentals or owner occupied – no later than July 1, 2011. Owners of multiple unit dwellings or apartments have until January 1, 2013 to comply.

These detectors must be placed in all homes and habitational rental units that have a fire place, a heater, an appliance, or a cooking source that uses a fuel that may emit carbon monoxide as a by-product (fossil fuels, etc). For example, Carbon Monoxide emitting fuels include natural gas, propane, wood, kerosene, oil, and coal.

The detector is also required if the dwelling unit has an attached garage with a doorway to the living area.

The alarm must be tamper proof and may be battery operated or hardwired.

How Will This Be Enforced?

For now, **if you seek a home loan, you will have to prove that you installed CMP detectors in your home. I'm not kidding.** It's *unreal*, but it is very real. And, I suppose I should remind you that as with smoke alarms, CMP detectors should be tested at least twice a year!

Get to Know Your Stuff !

Sure, you want to move; but who is moving nowadays? Besides, you have a ton of *stuff* – you just recently bought your wife a nice pendant for Mother's Day – and who wants to clear out the garage and box everything you own!

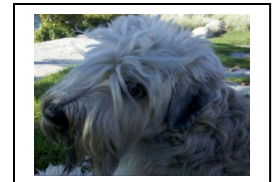
Have you ever really thought about what it may cost to **replace** your *stuff* – your possessions? While it's important to protect the contents of your home with proper insurance, it's critical to know exactly what you are protecting.

Imagine that one day you come home to find your residence has been ransacked. You have insurance for your home and stuff, but what would you do if your adjuster asked you for an inventory of the stolen items? The best answer is that you have an inventory of everything, and you'll let him know what's missing!

How to Create an Inventory

Use www.knowyourstuff.org. Created by the **III** (Insurance Information Institute), simply download this **FREE** program. **Ruby** recommends the program; but for you **do-it-yourselfers**, here's how to approach it:

1. Sounds silly, but do **one room at a time**. Don't overwhelm yourself. If you have family members, get them involved. Pull a *Tom Sawyer*.
2. **Make a list of everything**; then go back & include serial & model numbers, and then estimate the cost of everything. If you aren't sure of an item's value, search the internet for the current cost of the item.
3. Have **special items**: Family heirlooms? Irreplaceable pieces? If you have an appraisal, keep it with the list. If you know where an item was purchased, note it.
4. **Take digital pictures or videos** of each room, with all the doors and drawers open. Take special shots of inside the drawers and closets
5. If you are not using the [knowyourstuff.org](http://www.knowyourstuff.org) free service, then **keep several copies** of your list and pictures away from your home. Keep the copies off-site, along with your list! Good places include your work, a safe deposit box, or a friend's closet!
6. **Update as needed**. Disasters happen without warning. We want you taken care of and not have to worry about trying to remember what kind of "stuff" you have!



Don't Lie Down on This SOFA

We belong to **SOFA**, a non-profit, educational speakers bureau with the goal of eliminating financial illiteracy. **SOFA** is a non-profit entity, offering educational seminars at no cost to you or your group. Are you responsible to get speakers for your group or employer? We provide speakers who are highly experienced in their areas of expertise. Just call Stan at **562-594-6541 x15** to set up a meeting with you, your group's program chair-person, or your company's HR department. While you are eating lunch, we'll feed knowledge and preparation for now & for your future.

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

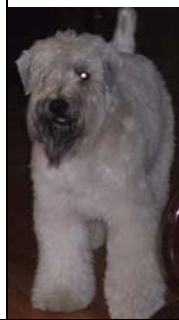
Business Insurance

- * 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

Ruby says,
Be Proactive
&
Start Today!
Make sure your call for your **FREE Insurance Review.** Make sure you are covered for what may fail you!



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

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

Hurricanes: Prepare for the Before & After!

Many of our clients either live in – or own property in – areas that are susceptible to damage from Hurricanes & the Flooding that comes thereafter. The [Insurance Information Institute \(III\)](#) web site provides a list of pre- and post-hurricane tips:

If there's time before a hurricane hits the area, residents should:

- Keep the TV or radio turned on and tuned into a weather channel.
- Closed and board or brace windows and doors.
- Move boats/trailers and vehicles close to the home if they are exposed to the elements and can't be garaged.
- Store/secure outdoor furniture, awnings, garbage cans and other items that can, and often do, become projectiles in violent winds.
- Be sure the car has a full tank of gas so that if you are advised to evacuate, you can get out and not get stuck alongside the highway. This also gives you the mobility to assist neighbors & seek supplies after it passes

When a hurricane has come & gone, the III suggests everyone should:

- Stay away from dangling or downed power lines and accumulated pools of water, no matter how small they appear.
- Drive only if it's absolutely necessary & avoid flood streets. Be aware that washouts may have weakened roads, bridges and other structures.
- Boil tap-water before drinking it until authorities say it is safe to drink it.
- Check for damage to utility and sewage systems when it is safe to do so. If gas is leaking, turn it off at the main shut-off valve & leave the building *asap*. Don't use damaged systems until professionals have checked them.
- Watch for snakes & animals that may have taken refuge in your home.
- If you decide to use a generator, *read the instructions carefully*. And, do not run it indoors; you might blow the place up and injure your family.
- If your home is damaged, make repairs to prevent further damage to your property; but only attempt repairs if it's safe.
- Then, call 866-4SAFECO to initiate your claim (99% of our clients – exposed to Hurricane damages – are insured with Safeco) and request a phone number for a licensed contractor. Take photos of the damages, keep receipts, verify the license status of all contractors, and **know that Safeco will send trained claims units to the affected areas to help!**

10 Tips to Avoid and Reduce Mold

It's everywhere, but mostly we can't see it. Often we associate it with winter weather, but it's just as common a threat during the summer humidity. In high concentration, some mold spores may be unhealthy.

Once spores get together in the right environment, they multiply! *Then* you see them – those familiar furry growths that smell musty. Dampness, condensation and high moisture content in the air promote mold growth and, with that in mind, here are a few preventive measures:

1. **Mop up spills quickly.**
2. **Keep gutters clear.**
3. **Keep a/c drip pans clean.**
4. **Keep indoor humidity below 60% (ideally around 40%)**
5. **Vent appliances that produce moisture.**
6. **Use air conditioners and dehumidifiers.**
7. **Open a window or run a fan in the bathroom during bathing.**
8. **Use exhaust fans when cooking or using a dishwasher.**
9. **Prevent condensation by covering cold surfaces.**
10. **Take immediate action to remove mold if you spot it.**

You can clear mold from hard surfaces with non-ammonia soap or detergent. Remove and discard affected porous areas like drywall and carpet padding. Some molds can be dangerous, and you can buy kits to test for them at your local hardware store. If in doubt, consult a professional remediation service.

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
Ana Martinez

Our Staff is Here to Serve YOU

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Director of Advertising:
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Protection Tip

Ruby Wants You to Know



Safeco Insurance clients:
The Future of Claims
Reporting is Here . . . Now!

Report your car accident from your iPhone or iPad. Complete the questions on the screen shot, and you will have initiated your claims report before you leave the scene of the accident! **Download the app today – IT'S FREE!**

Want an easier way get a chance to win **\$25**? Direct your friends to the **Seal Beach Animal Care Center** website (www.sbacc.org) to apply online for a quote with **Mercury Insurance**. For every **Mercury** policy initiated through that site, the **SBACC** will receive **\$25**. Each time the policy renews, the **SBACC** receives **\$25**. If your friends already have **Mercury Insurance**, simply have them transfer their policy to us & the same donation applies. **Insurance & Animals: co-existing!** And, you'll have a chance to win **\$25** when your friends tell us **YOU** referred them.

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, or mail it to us. June's photo winner will receive a great prize!

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 gift 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.

What new method of reading and writing was devised in 1825?

Answers must be received by 6/26/2011! **Good Luck!**

Your Name _____ / Your Email _____

Your Answer _____

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

One of the oldest-surviving animal species, this lizard is only found in the wild in Eastern Indonesia. It's also the world's heaviest lizard.

The answer is the **Komodo Dragon**. We are proud to announce the winners:

John Garcia & Marcie Palmitier. 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!

Dissing Consumer Beliefs: "Flood insurance is only for those in flood zones". Every structure located in the National Flood Insurance Program participating communities is in a "flood zone"; your property just may not be in one of the more hazardous ones. Being located outside an emergency flood zone does not guarantee safety from floods. Each year, arise in areas that have never flooded. **Will yours be next?** Call Sharon at 562-594-6541x19 for **Flood insurance** coverage. **Flood is NOT covered on your standard policies; you must buy a special flood policy!**

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The Insurance Safety Advisor

What's Your Chance of
Contracting CMP?

Don't Get Blown Away without
Proper Preparation!

What's the Newest iPhone App?

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>
Flag Day is June 14th – Fly Our Flags & honor our soldiers & veterans until July 4th. Then, don't stop: Buy a soldier a cup of joe!

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 **Ana Martinez** with a **\$25 gas card**, for new client referrals! **Thanks, Ana!**

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 – 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 **John Garcia** as the recipient of the May 2011 **Client of the Month** award! For this honor, John takes home a **\$25 gas card** (he's also active in the Trivia Game, which he also happened to win this month! Gotta play to win; John's a winner – big time – this month!



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