

Stan Dreckman & **Ruby** present:

October 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

Your Life Has Changed: Did Your Life Insurance Policy Change with It?

Life Insurance is a crucial component of your financial planning. **Is your plan performing to its expectations and meeting its financial goals?** There are events in your life that impact your life insurance, as they impact investments:

- **Changes in Your Lifestyle:** Changes in your family or business or finances can impact the amount of life insurance necessary, particularly in the short-run. Right now, there may be a greater need.

- **Life Advances:** Changes in our life expectancy & medical advances impact pricing of life insurance; now, you might get more coverage for less money.

- **Interest Rates:** The low rates that have been in effect for so long will impact the ability of life insurance policies to perform as expected; this particularly affects Whole & Universal Life policies written several years ago. Current rates also impact Term policies; when your Term expires, if you haven't adjusted your policies, the offer for continuing a life policy may be extreme.

- **Under-funded Policies:** Lower interest rates also affect under-funded policies. Those who did not build in a cushion for the impact of lower rates on their policy's equity risk having policies that may not last as far as was anticipated without receiving a large cash injection.

- **Insurers' Financial Strength:** Many companies have had their financial resources strained as never before. Can they make good on their promises?

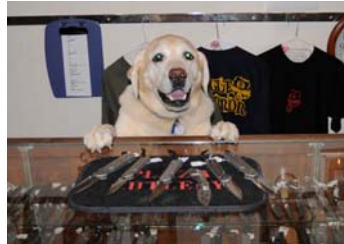
There may also be Trusts & other estate structures to be considered. **Call our life insurance specialist, David Strelitz today at 310-245-3348!**

It's October: One of the Most Exciting Months in All of Sports!

It's Also Time to Vote for Pet of the Year!

As we near the mid-term elections, it's time to make your votes count. It's been said that all politics are local, and it doesn't get any more local than voting for **Pet of the Year!** Not to be out-done by the motor-voter act, we are bringing the ballot to you!

Vote for the prestigious honor of the of **Huggins/Dreckman & DRIVE RIGHT Alpha Pet 2010**, from **Ruby's Pet of the Month** winners for October 2009-2010!



Dan & Pam's Casca



Joan's Moochie & elf



Gina's Cece



Polly's Scooter Maginnis



Margaret's Bella & BB



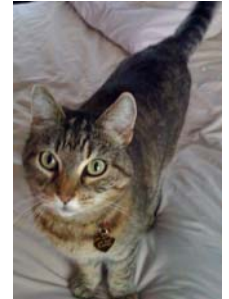
Carly's Belen



Karen's Fergie



Jerry & Anita's Libby & Sophie



Nancy's Kit Kat

(Please Look Inside for Additional Photos Inside)

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!**

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 your best protection; complete your review today!

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

Guard Your Income If Your Business is Shut Down Due to an Evacuation

Regulatory Business Interruption Coverage

An interesting coverage that can prove invaluable to certain businesses is a new insurance product called **Regulatory Business Interruption (RBI)**, which provides coverage for mandatory and voluntary evacuation.

Regulatory Business Interruption can provide your business with coverage for lost income (business interruption) on a **per-day** basis in the event your business is closed by a regulator for a number of specifically insured events, including:

- | | |
|---------------------------|-----------------------------|
| Disease | Water-born Pathogens |
| Food-borne illness | Infestation |
| Fungus | Workplace violence |
| Terrorism | |

Legal Expense (a \$10,000 sub-limit) for contesting a regulatory closure.

The policy pays up to **\$50,000 per day** with a total limit of **\$1,000,000** available. The insurance company will pay up to 30 days coverage – per location – for suspension due to contagion, biological materials, infestation, or terrorism. The program also pays up to 5 days coverage at each covered location for business suspension due to homicide, suicide, or workplace violence.

This policy is outstanding for all types of businesses that have potential for being shut down by regulators, including (but not limited to):

- Restaurants
- Food Suppliers
- Hospitals
- Schools, Hotels
- Financial Services Businesses, and, any other businesses that operate under stressful environments.

Premiums start as low as **\$750** for this protection. As regulators are increasingly active, this might be the one policy that can cover a heretofore uncoverable event in the life of your business. And, it may just be the best sleep-in-peace insurance!

How Many Times Can You Vote? YOU HAVE 3 VOTES

Send us your votes during the month of October 2010 (fax, email, mail) & we'll tally up the top 3 pets. The winners will receive pet-appropriate prizes! Friends, families, co-workers, & employees are all eligible to vote!

___ Dan & Pam's Casca ___ Joan's Moochie ___ Polly's Scooter Maginnis

___ Gina's Cece ___ Cathy's Belen ___ Marisela's Misty
(see Oct. Pet of the Month)

___ Karen's Fergie ___ Nancy's Kit Kat

**Make Ruby Proud!
Vote Today!**

___ Jerry & Anita's Libby & Sophie

___ David/Shari's Maggie ___ Debbie's Claire

___ Bob & Lanny's Dinah ___ Margaret's Bella & BB



Bob's Dinah



David & Shari's Maggie



Debbie's Claire

**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!

- Joey Pamatmat
- Emi Ishikawa
- Jeff Hagan
- Robert Caguiat
- Kevin Tiber
- Marshall Reddick

Our Staff is Here to Serve YOU

Our contact information is,

Phone: 562-594-6541
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www.hdinsure.com

Personal Insurance Contacts:

- Sharon Dodd:** ext. 19
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- Ronda Gregory,** ext. 17
ronda@driverightinsurance.com

Business Insurance Contacts:

- Karen Van Eede,** ext. 21
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, 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. Up to **20% in discounts** for home/car **package** policies, **additional 10% auto credit** if you purchase an umbrella policy (Safeco) Call Sharon at 800-400-3224 x19 for more information about the **magic of the package!**



**Cat People –
You are on a Roll
(perhaps Cats DO rule)!**

Misty, who owns Marisela Ledesma, appears to be in clear command of the situation, allowing this picture to be taken. So, to keep the peace at her home, we thought we had better print this! (She is also running for Alpha Pet of the Year)

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. Does your dog or cat use a remote controller, 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!

The wreck of an 18th century ship was recently un-covered in the US, but it wasn't underwater. Where was it?

Answers must be received by 10/26/2010! Good Luck!

Your Name _____ / Your Email _____

Your Answer _____

August's Trivia question was (drum roll please): *Precious stones & quartz were the natural forerunners of which 13th century invention?*

The answer we were looking for was **glasses or spectacles**. Before then, (rich) people would try to magnify vision by looking through **emeralds & quartz**. There were so many interesting answers (you Google-hounds), that every answer – correct or not – was tossed into the bucket for a chance to win. **Jim Moore & Laura Vierlinck.** Each has won a **\$15 Gas Card.**

Keep Playing – You Just Might Win the Next Game!

Insurance Business Going to the Birds?

Plagued by pigeons in its offices' ventilation system & the effects of treatment to remove the unwelcome visitors, the Nevada Division of Insurance (DOI) closed its Carson City office this Summer and temporarily relocated staff before it's move Oct. 1st to the DOI's new office facility. The pigeons, which have been in the ventilation system at the DOI's old office since June, remained there despite chemical sprays and the replacement of the building's heating & air-conditioning systems. The chemicals, designed only to irritate the pigeons' mucous glands, instead affected many of DOI's 75 employees in the Carson City location, although it's unclear if the conditions were caused by the spray or by dust & "antigens" stirred up in a subsequent cleanup of the ventilation system.

You have to respect the irony: The insurance building is not covered for damages by birds. This article is from a report in the 08/2010 WIAA *Weekly Bulletin*.

Huggins/Dreckman Ins. Agency Inc.

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Seal Beach, CA 90740

**The Insurance Safety Advisor
Why It's Time to Review Your
Life Insurance; Cover Yourself
If You Have to Evacuate; and,
Vote for the 2009-2010
Alpha Pet of the Year!**

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!

"If I don't move, will you make me? If you make me, why?" Ruby
(You know it's getting tougher out there, when you find that your dog is psycho-analyzing you)

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

Ok: In the first round of the contest, the **August** winner was **Sid Sawin**. For his referral, Sid 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 John Walker**, who has been a client for many years. As **Client of the Month, John** will receive a **\$25 Gas Card!** He is extremely deserving of this honor, as he not only is a loyal client but performs outstanding charitable works and is always there when a donation is needed.

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 gasoline cards or another family event gift. So, we are sending a contribution to the **Salvation Army** on their behalf.