



Stan Dreckman & Ruby present

February 2010

The Insurance Safety Advisor

Consumer Awareness Advisor & 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

VALENTINE - BE MINE!

Flowers:

Let Our Staff Work for You!

You don't have to send our staff flowers, but this bouquet was sent to our fantastic commercial staff – Karen Van Eede and Theresa Roque – as special thanks for upgrading their insurance AND saving them a lot of money.



For this particular client, they took a standard policy and added general & professional liability protection as well as significantly improving the protection that was already in place.

This was for an existing customer! Our client vastly improved her property, and because of that, Karen & Theresa took the initiative and were able to massively upgrade our client's coverage and reduce the premium. Want a chance at a similar result? Call Karen & Theresa, complete a coverage review, and turn them loose! Call **Karen at ext 21, or Theresa at ext 16.**

Extra Special Fire Protection Tip!

Whether it's your own home or a rental property, make sure that the electrical system is current and to code. Also, have plenty of outlets in your home or rental units so as to prevent overloading of the sockets. **The fire you prevent might just be the one in your home or rental property!**

Take Steps To Prevent Dog Bites

The Financial Devastation You Save May Be Your Own!

If your dog bites someone, you can be held legally liable. Fortunately, this loss is usually covered by a homeowner's policy, although there are some notable exceptions to this. In fact, about **one-third** of all liability insurance claims paid by homeowners' insurance policies are for dog bites!

Even if your insurance covers the claim (and possibly the lawsuit), however, imagine the personal grief you and your family would feel for a friend **who was bitten by your dog**, not to mention the time and trouble you would incur in working with your insurer to defend against the claim. And then, the possible greater grief of having to put down your best friend who thought he was just defending his home and family.

Preventing such an occurrence & keeping your dog safe from harm should be your objective, and there are steps you can take to reduce or prevent dog bites. Here are some suggestions from the professionals:

- Carefully **consider dog breeds** prior to selecting a pet. Some breeds have worse reputations than others, and a veterinarian can help you decide which breeds might best fit your lifestyle.
- **Spay or neuter** the dog as this often decreases the dog's aggressiveness.
- **Seek a veterinarian's advice** quickly if your dog becomes aggressive.
- **Socialize your dog** from an early age to encourage appropriate behavior; they dig dog parks (pun totally intended) where they naturally socialize!
- **Never leave dogs alone with small children.**
- **Avoid aggressive games with puppies** and dogs, such as tug-of-war.
- **Do not place your dog in situations** where he can be teased or **feel threatened.**
- **Train your dog to obey commands!** All of the major pet stores offer inexpensive group or individual training programs.

There is one other loss exposure concerning dogs you must consider. **You may face liability claims if your dog gets out into the road and causes or contributes to an auto accident.** You can be sued for violation of leash ordinances by allowing your dog to "run at large." Use a well-maintained, sturdy fence or other safeguards to reduce this exposure.

And, if your dog does injure someone despite all your efforts to avoid it, report it to your insurance company immediately to assure your coverage is not jeopardized for late reporting. [Thanks to **Chris Boggs, CPCU, CRM,** & the **Insurance Journal** for 98.6% of this article].

Be Our Valentine: Send Us Your Completed Personal Insurance Questionnaire!

Make sure to send us your completed **Personal Insurance Questionnaire.** Together, we'll evaluate your current and new exposures to losses that require different insurance strategies; call Ronda (x17) for your copy today!

Did You Know that We Provide Our Clients . . .

Personal Insurance

- * Homeowner's Insurance
- * Auto & Motorcycle Insurance
- * Recreational Vehicles
- * Investment Property Insurance
- * Condo Homeowner's Insurance
- * Renters Insurance
- * Personal Umbrella Insurance

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 to Discuss Your Insurance Questions!

Additional Discounts

Now Available for Home, Car & Umbrella Packages. Get More for Less! Call Sharon Today: 562-594-6541 x19

Life Insurance Corner

Insure Your Family's Survival: Age 37, in good health, as low as: **\$500,000 Life Insurance** 10-Year Term, Level Premium:

Male – \$15 a month

Female – \$14 a month

Don't Be "That Guy".

Protect Your Family:

Call us today & Get Your Life Insurance in Order!

Vacancies Hitting Landlords Hard

Don't Let Vacant Buildings Hit You with an Insurance Sucker Punch!

Homes & businesses alike are standing empty. Many owners may have purchased homeowners/dwelling or business insurance policies while the homes or businesses were occupied, and now that there is a vacancy may have incorrectly assumed they are secure with that coverage in place.

Vacant or unoccupied property presents special challenges. The premium charged for occupied property does not take into consideration the increased exposure of vacant and/or unoccupied property. The insurance provided by most policies is limited, and may not respond at all if the property has been vacant for more than 30 or 60 consecutive days (prior to a loss)!

Most insurance companies will cancel coverage immediately or at renewal if they become aware of the vacancy. Even if the policy isn't canceled mid-term, there may be major problems in

Ruby Wants to Know : Have You Completed Your Business Insurance Protection Review? Eliminate Nagging Coverage Concerns – Complete Yours Today! Call Theresa (ext 16).



the event of a loss. The **occupancy status is material to the insurance company**, and when the use and/or occupancy of a property changes many insurance companies no longer want to insure the property.

Of major importance to you, in the event your building is vacant:

- * **Insurance is suspended on glass (window/block) breakage**
- * **Vandalism and theft is not covered**
- * There is **no coverage for freezing of a plumbing, heating, air conditioning, or automatic fire protection sprinkler system or of a household appliance caused by freezing if the water system has not been shut off and drained**
- * On a commercial building...if there is 31% or 50% or 70% or less occupancy (all depends upon the insurer), **ALL claims are reduced by 15%....(unless a vacancy permit endorsement is attached to the policy).**

Depending on the policy, coverage may be voided in the event of a vacancy. There are, however, solutions. So you must make us aware of the vacancy or occupancy. Contact us if your property undergoes an occupancy change and we will help guide you through the necessary steps to obtain proper coverage.

Ruby Wants You to Know that It's Easy to View Great Deals on Individual & Family Health Plans Online!

Traditional Individual Health plans are sold by many strong insurers, and of those Anthem/BlueCross, Blue Shield, Health Net, and Aetna are among the largest and strongest! These insurers offer many plans, from very inexpensive "Catastrophic" health plans, with high deductibles, to "first dollar" HMO plans. If you would like to see how much you may be able to save on the cost of your health insurance, email us with your vital signs: **Name & birth dates of all family members** you want covered (identify them: spouse, # of children, etc). Just email (stan@hdinsure.com) this information & see how little it actually costs! **Woof!**

Coverage Clinic:

Unusual Protection That May *Just* Fit Your Needs!

Oriental, Persian (floor) Rugs are often limited by insurance companies for the types of loss than can occur to them. The reason is obvious – people walk on them. So, in effect, the event for which these types of rugs are covered is mostly damage by fire – and not much more. As well as the type of claim, the amount allowable can be quite limited, too. Often, home insurers limit insurance to these rugs, anywhere from **\$1,500 to \$5,000**. The value of these rugs will also often be depreciated in the event of a claim. Be aware of these types of limitations to your property: check with Sharon or Ronda to determine if upgrades are available!

Thank You! Thank You! Thank You! Thank You!

Thanks to all who graciously refer their family & friends to our agency. We build our agency on your positive comments, and your referrals are extremely valuable!

Jamie Sharp
Vaughn Dickson
Kathleen Campanelli
Marjorie Gonzales
Tom Heller, AACSC
Norm Rasmussen
Marshall Reddick
Todd Viani & the AOA of So Calif.

Our Staff is Here to Serve YOU

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www.hdinsure.com

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

Assistant to Stan Dreckman
Tanya Butler, ext. 10

Marketing Corner

A few of you have elected not to take our broadcast emails, even though they are chock-full of news alerts, contact info for large claims events (wild fires, etc), and basic insurance info that is useful to you or someone you know. Occasionally, we update our email lists & sometimes an email will be put back on the broadcast list. If that occurs, please understand it's an error & just remove yourself from future emails. Or call us & we'll do it!



Polly Huggins' Scooter Maginnis, resting on Mom's blankets – keeping warm.
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.

We all love our pets! As you can see, Scooter Maginnis is well taken care of. Scooter is a small "Weagle" (Dachsund/Beagle mix). Scooter loves to run and explore on her daily walks. Any dog parent will tell you that puppies have an insatiable curiosity – and it's a blast walking them, watching them focus on ducks, other dogs, cats, or whatever. **Make sure you give your pet just as much love as you can; your pet will return the love 10-fold – with a lot of gratitude tossed in!**

**Please send us your Pet Pictures & a story-line.
We'll post as many pictures as we can in our newsletters!**

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!**

Yes! We're awarding **2 winners** each a **\$15 gasoline card** if they are selected from the entries for our Skills Contest. So, **enter today** and have **2 chances to win!** Write your name 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; **heck – you can even just email me or call in the answer!**

IT'S 3,365 MILES LONG – AND THAT'S A RECORD. WHAT IS IT??

Answers must be received **before February 24, 20/10!** **Good luck!**

Your Name _____ / Your Email _____

Your Answer _____

December's Trivia question was: **What is the one food that does not spoil?** The Answer: **HONEY!** Honey found in the tombs of Egyptian pharaohs has been tasted by archaeologists and found edible.

The Winners of the December Trivia Contest are Charles Clay and Laura Vierlinck. Each has won a **\$15 Gas Card**. Keep Playing – You Just Might Win the Next Game!

Thanks for All of Your Entries!

Ruby Asks You About Long Term Care:

"WhatchYa Gonna Do When Father Time Comes for YOU!"

One day, you'll need assistance; will you or your family be able to pay the cost for assisted living care? 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**. **You're on your own now**. Don't kid yourself and think that Harry Reid will take care of you – visited a MediCal facility lately? **Get your own protection: Call Stan today to get started!**

Huggins/Dreckman Ins. Agency Inc.

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The Insurance Safety Advisor

Stimulate

Your Own Economy: Play Our Trivia & Referral Contests!



Ruby is looking for
the next
**Pet of the
Month!**

Send us a picture of
your favorite pet,
and you might see
your pet in our next
newsletter!

I owe my success to having listened respectfully to the very best advice, and then going away and doing the exact opposite.
- G. K. Chesterton

“When I call you, you are quite friendly, honest, and very helpful. It makes me feel for a moment that we live in a small town, even though it is actually a very big city. I appreciate your great service always.” Carrie Cahill Asher

Tell Others 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 **Vaughn Dickson**, who referred us to his son, with a **\$25 gas card**. **Thanks, Vaughn!**

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 car insurance quotes from **Mercury** or **Safeco**!

Are You the Client of the Month?

Our agency is nothing without your loyalty & faith in us; in these uncertain times 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! For tremendous loyalty to Huggins/Dreckman, we thank **Kevin & Elaine Tiber**, who have been loyal clients for many years. As **Client of the Month**, Kevin & Elaine will receive a **\$25 Gasoline Card**.

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