

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

All Is Not Lost . . . If You Have Records!

It's important for you to keep a home inventory — especially these days, with the popularity of flat-screen televisions, iPhones, video games and other expensive electronics: not to mention the value of Anniversary & Graduation gifts.



But the process can be a time-consuming and difficult one. So, the Insurance Information Institute's [Know Your Stuff tool](http://www.knowyourstuff.org) has made doing a home inventory a breeze.

www.knowyourstuff.org allows you to enter items room by room, and it can load photos as well as scanned receipts. Once the information is in the system, items can be sorted by price, date of purchase or type (silverware, major appliances, etc.).

You can even customize your own categories. And, did I mention, this is a **FREE SERVICE**.

Once completed or updated, the **Know Your Stuff** report can be printed, saved on a computer, e-mailed or burned on a CD.

The site has an informative video about the Know Your Stuff tool, giving you a quick look at the process. Your Home Inventory is important; go to the website for your **FREE** program and get inventoried!

In the words of Alice Cooper, *School's Out for Summer! Arrrghh!*

When to Absorb Claims . . . and Should You?

"It's better to pay small liability claims out-of-pocket than report them to the insurance carrier."

Who gives this advice: lawyers, insurance agents, or the guy down the street who feels like he got away with an accident without it affecting his insurance premiums? **Yikes!** I have an acquaintance who became a party to one of these situations while driving, on his way to visit a client.

Traffic was stop-and-go, and the guy in the truck behind my friend forgot the *stop* part; but he had the "go" part down cold and kept moving, rear-ending my friend's car. Pulling off the road into a parking lot to avoid holding traffic up even more, they got out of their cars to inspect the damage. The driver (who rear-ended the car) apologized and admitted that he just wasn't paying attention. Speaking further, he asked our friend: "I wonder how much it'll cost to fix the bumper?"

As it happened, they had pulled into the parking lot of an auto body shop, so they asked the operators of the shop to provide an estimate of the damages. A service tech made a phone call and said it would be \$565 parts and labor.

The guy who hit our friend then said he'd run to the bank, get the money and settle this here & now. Our friend was savvy enough to ask the other guy to give him his driver's license to hold until he returned, thus to assure the guy would actually come back. About 20 minutes later, he returned with the cash in hand. The body shop was paid; they ordered the bumper, which they expertly replaced; and the other person (who hit our friend) ended up with nothing on his insurance or driving record, saving him hundreds of dollars over the next three years.

This worked to this person's benefit; but what if, after thinking about it for a month or so, our friend decided to make some money off this accident? Is there a chance he could have begun suffering from a non-specific soft tissue injury and developed a neck & back injury that could have been cured only by a cash settlement?

The answer is, of course: **Yes**. If, later, he decided to pursue a claim and the other guy had to then report it to his insurance carrier (after he already admitted fault and settled), could his insurer have denied the claim? Based on personal & commercial auto policy provisions: **Yes**, the claim could be denied as prompt notice was not provided to the carrier as outlined in the policy's duties following a claim provision. This could have ended up being very expensive . . . and uninsured!

If you are ever in an accident, make sure you notify **Huggins/Dreckman** and **DRIVE RIGHT** of an accident. We don't want you to find yourself in a position where, while you had the best of intentions, the insurance finds itself denying your claim, leaving you behind to fend for yourself. Either call your insurer directly — the phone number is usually on your ID card, and it's also found on our website www.hdinsure.com — or call us directly on the same or next business day. We all want you to get it right!

Speaking of getting it right, have you purchased your **Personal Umbrella** policy yet? For less than \$30 a month, you can have an additional \$1,000,000 in protection! **Call Sharon (562-594-6541, ext 19)** to get this policy going 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 562-594-6541 & Get Your Life Insurance in Order!

Employment Practices Liability: What to do BEFORE a Claim is Filed!

As a business owner or manager, you are barraged – daily – with employee issues: when & how to *Fire* employees, how to deal with *diversity issues*, how to deal with allegations of *discrimination*, and how to deal with *bad attitudes* (it's the attitudes that lead to legal actions against you).

When you purchase **Employment Practices Liability Insurance (EPL)**, which is your protection for when employees (or applicants or ex-employees) bring suit against you for **Discrimination, Wrongful Termination, Harassment**, & other alleged wrongs, you also receive genuine assistance from the insurance company to help you before a claim occurs. The specialty insurers generally have "*hot lines*" where you can speak with someone about your situations; many also have modules where you can receive training in

Ruby Wants to Know : Have You Purchased EPL Protection and Taken Advantage of All of the Benefits the Insurance Companies Offer You ? If Not, Call Theresa (ext 16) Now, to Get Started!



specific areas of employment relations and related issues.

While there is no substitute for a good HR office and a good attorney specializing in the defense of these actions, using your insurer's "*hot lines*" & training modules can provide valuable assistance for your business through training & by answering delicate employment questions. And, the value of these services is enormous: Costs can easily exceed \$5,000 or more for access to this type of information, if it is not obtained through your insurance company

One example of training modules is the set offered the **C N A** group of companies. Its **H.R. Web Training Platform** provides the training and human resources tools to assist its EPL policyholders in their efforts to help minimize employment-related risks and litigation. This training allows its policy holders to provide web-based programs to their workforce, and it has all the conveniences of being online, as well the ability to track participation and results. C N A's modules cover **Discrimination, Harassment, Diversity, & Disabilities (ADA)**.

The Equal Employment Opportunity Commission (EEOC), various state Fair Employment Practices Agencies (FEPAs), and the courts have made it clear that employers must maintain strong policies against harassment & discrimination and they must train the workforce in the prevention of harassment & discrimination. Training can assist in preventing claims, reducing a company's exposure to claims, and may provide an affirmative defense if a claim is asserted against you. If you don't have EPL coverage now, call us today for policies (and education)!

Who Else Wants Family Assurance?

So, How Much Do You Love Your Family?

If one or both spouses die, will your family be able to remain a functional unit and at least keep some sense of what they had before you passed?

As uncomfortable as it may be, this discussion must occur within your family and it must include **how much life insurance is needed**. It's not enough to pay off the mortgage and credit cards; life happens without you. You should have **at least 10-years of income** protected & funded by life insurance. **Don't be "That Guy" – the guy who said he didn't want his wife to spend his life insurance on a new husband; it's a lame excuse**. Call Stan at 800-400-3225 x15 to get a **Free Report on Life Insurance** plus a simple, one-page guide to assist you in determining how much life insurance is needed. And, **get a quote on the cost of life insurance**. We have a life insurance specialist working with our office, and we can get you on your way to securing your family's financial future. **This is too important to leave to chance; call today!**

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!

David Aguilar
Connie Smith
Cheryn Smilen
Wendy Ross
Mike Worthington
Giles DeBouwer
Marshall Reddick

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:

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)

Assistant to Stan Dreckman
Tanya Butler, ext. 10

Protection Tip

**Have You Completed Your
Business Insurance
Protection Review?**

**Have You Completed Your
Personal Insurance
Protection Review?**

**Address Your Insurance
Issues Before You Have a
Claim. Get Started Today!**

Email stan@hdinsure.com



Libby & Sophie

Peddle-to-the-metal & Pals to the end: That's Libby & Sophie! Anita & Jerry Carminio's girls are always out and about, and they are all about having fun with the family. Living near the beach in Orange County, I suspect Libby & Sophie not only run the roost but control the beach front as well!

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'll post as many pictures as we can in our newsletters!

We all love our pets! Make sure you give your pet just as much love as you can. Your pet will return the love 10-fold – with lots of gratitude tossed in!

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 in our Trivia 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!**

(1) Which famous US military leader and politician had a half-brother nicknamed Austin & (2) what was Austin's real name?

Answers must be received by 06/25/2010! Good Luck to all Honest Attempts!

Your Name _____ / Your Email _____

Your Answer (it's a two-parter): _____ / _____

April's Trivia question was: **If "a.m." means morning (as in "ante meridian" – Latin for "before noon"), what does 'a.M.' mean in Europe? The Answer: It's a German abbreviation for 'am Main', meaning "on the Main river" – as in the full title for *the city of Frankfurt a.M.* The Winners of the April Trivia Contest were . . . **There were no winners!!** No one answered the question correctly. However, we are committed to "winners" each month. So, we pulled two names at random, and the winners are **W.C. Kearney** and **Leanne Yerby**. 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**. We're on our own now: *The Country is Broke!* Ignore the rhetoric and get your own protection while you are still young. Call Stan today to get started!

Huggins/Dreckman Ins. Agency Inc.

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

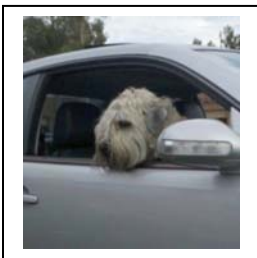
The Insurance Safety Advisor

Stimulate

Your Own Economy: 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, and
you might see your
pet in our newsletter!

Insuring Your Success!

"Ninety-eight percent of the adults in this country are decent, hard-working, honest Americans. It's the other lousy two percent that get all the publicity. But then, we elected them - Lily Tomlin

Have you noticed gas prices creeping back up? <http://autos.msn.com/everyday/gasstations.aspx>

This site directs you to low-cost gas stations. Using this tool can help you to save a bit on your transportation costs.

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 **David Aguilar** with a **\$25 gas card**.

Thanks, David!

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!** **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 *doubling up* on our gratitude and naming two clients as Client(s) of the Month: **Skip & Diane Taylor**, both of which have been loyal clients for many years. As **Client of the Month**, they will receive a **\$25 Gasoline Card**.

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