

THE HAUSWIRTH REPORT

Warning: SPAM Is On the Rise!

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Rich's Tip of the Month:

If the key-fob for your car has a panic alert button on it, place it by your bedside each night.

If you were to be a victim of a home invasion, you can press the button to cause the horn to blast and the headlights to flash.

This could be all it takes to scare off an intruder and to notify your neighbors that something is amiss.

Also, be sure to have an up-to-date home inventory in the event a robbery does take place. You can download one for free on our website!

No, I'm not referring to that canned food product your mother made you eat for lunch when you were a kid. I'm referring to the electronic kind of unsolicited junk mail we get in our daily emails.

Being ever vigilant on the nature of one's email correspondence is a priority in our office, but every now and then one bad piece of mail gets past us... and what happens next isn't pretty.

I'm referring, of course, to fraudulent practices used by some crooks to take information from our computer by deception. A practice by which an email is sent using a well-known name (senders like UPS, Amazon, PayPal, or The Internal Revenue Service to name a few) asking for personal information -- what is now called "PHISHING."

It's Not that Obvious Anymore

Some of these emails in the past were very basic and pretty simple. An email comes to you saying that you just inherited \$2 million and you need to contact a bank representative and send them a check or your credit card number for \$500 to cover processing. I received three of these last week. These money deals are obviously all bogus.

Sadly, they are now even using countries currently in the news to make it seem more legitimate. For example: A wealthy resident of Syria who wants to move a large amount of funds from his war-torn country and will ask you to get involved for a percentage.

UPS Has a Package for You! (Or Do They?)

A new twist came through my office two weeks ago. Instead of asking for my personal information, the email asked me to download a .zip file.

This email looked like it was sent from the United States Postal Service and advised that a parcel could not be delivered during normal business hours. In order to retrieve my package, I would need to open the attached file to print a label and take it to my local post office.

Unfortunately, one of my co-workers thought it was legit and upon opening the file sent a nasty virus throughout our entire computer network.

The post office and other legitimate entities do not operate in this manner and do not request personal information via email. There are things you can look out for in emails to detect if they are "phishing," and if you are still unsure your best bet is to call the company directly (using a number listed on a bill or other correspondence) and ask if the request is genuine.

How You Can Prevent a Nasty Virus (and Protect Your Identity)

Whether this is an unsolicited offer trying to sell you something, a virus, or a deceptive piece of advertising trying to garner your personal information to steal your identity (social security number or date of birth), the number of these bogus emails seems to be increasing. As if that wasn't enough, they are also getting better at looking like legitimate requests.

How to Screen Your Email for Phishing and Viruses:

- Do not open an attached file or click on a link from anyone you do not know or don't do business with.
- Check the return address and see if it matches the party who is sending you the email. (If the email says it is from Amazon, but the return address is from someone else, rest assured it is a phony!)
- Make sure you have proper anti-virus software to protect your computer from these kinds of hackers and that your email is properly filtering the spam based on its content.
- Contact the company directly if you feel it may be a genuine request. However, don't call any phone numbers listed in the suspected email.
- Are there a lot of misspellings and weird phrases in the email? It is likely to be SPAM.

Share this post with your office, family, and friends to help spread awareness of these new email scams and always be wary of suspicious looking messages!



Rental Car Tip

When reserving a rental car, consider choosing a car just below the level you think you want. Once you get to the rental counter, ask about upgrading. You will usually get a better deal on a nicer car than if you reserved that level of vehicle to begin with.

This strategy works particularly well if you reserve a low-priced car during the busy summer months. Those cars are often in short supply, so the rental company may offer you a free or low-priced upgrade to move those class of cars out of the lot.

What About Rental Car Insurance?

We say... Buy the insurance! We recommend buying the Loss Damage Waiver (LDL) from the rental car company for a variety of reasons:

Prevent substantial charges to your credit card. If you cause any type of damage to the rental car, the rental car company will likely require immediate reimbursement for the repairs. They won't wait until a claim is submitted and processed. That means they will charge (and possibly max-out) your credit card to get the car fixed as soon as possible.

Prevent being charged for "loss of use." A rental car company only makes money when they rent out their cars. If the car is "on hold" because it is in a repair shop due to the damage you caused, the rental car company may also charge you for "loss of use." This is covered if you buy the LDW.

If you don't have collision/comprehensive coverage on your auto insurance policy, there won't be collision/comprehensive coverage available for the rental car. This means you'll be responsible if you don't buy the rental company's insurance and you damage the vehicle.

Avoid paying a deductible and filing a claim on your auto insurance policy. If you do have collision/comprehensive coverage on your auto insurance, your policy will extend to the rental car, but you still have to pay your deductible. Also, you may face a rate increase at your next policy renewal. If you purchase the LDL, there is no deductible and no potential rate increase.



Maria celebrated her 2 year "workiversary" with us on Wednesday, July 23!

The office celebrated with Klondike bars, chocolate bark, ice cream, and champagne.



The Hauswirth Staff Go Out to a Ball Game!

July 10th was a perfect night for a ball game! The staff enjoyed food and beverages while watching the Lakewood BlueClaws play against Delmarva at FirstEnergy Park. The best part? The BlueClaws won 5-4!



2014 Referral Contest

Just Keep Talking!



How it works:

It's easy, simply tell a friend, relative, acquaintance, or whoever about us! Make sure they tell us you sent them—but don't worry, we ask when they call.

What you win:

1. For each referral you send, you will automatically receive a \$10 Wawa Gift Card!
2. You are also automatically entered in the monthly drawing for a Kindle Fire HD 8.9" Tablet!
3. For each referral we receive, we'll donate \$5 in Your Name to United Way of Ocean County.



Meet the latest winner:

Congratulations to our July winner, Cathy Castillo!

Program rules & disclaimers:

- There is no limit on the number of chances to win.
- Our contest is open to any human being on the planet who refers a friend, family member, or colleague to request an insurance quote from our agency.
- You do not have to be a client to receive your free \$10 gift card or to be entered for a chance to win any of the randomly drawn prizes.
- You do not have to be present at the drawings to win.
- This offer is not in conjunction with, or inducement to buy any insurance product from Hauswirth & Sons Insurance. We reward the referrer for the lead only.
- The persons referred DO NOT have to become our client for the referring party to receive any of the free rewards and/or chances in this program.
- We are not responsible if the laws says you can't win due to age or any other reason.



Thank You for Your July Referrals!

Cathy Castillo

Dallas & Janet Jordan

Donna Gabriele

Hope Oriolt

Jason Price

John Bottigliero

Judy Smith

Karen Tellman

Michelle Barsch

Monice Loff

Rory Gronczewski

Sandy Bator

Susan Sendner

Tina Morrison

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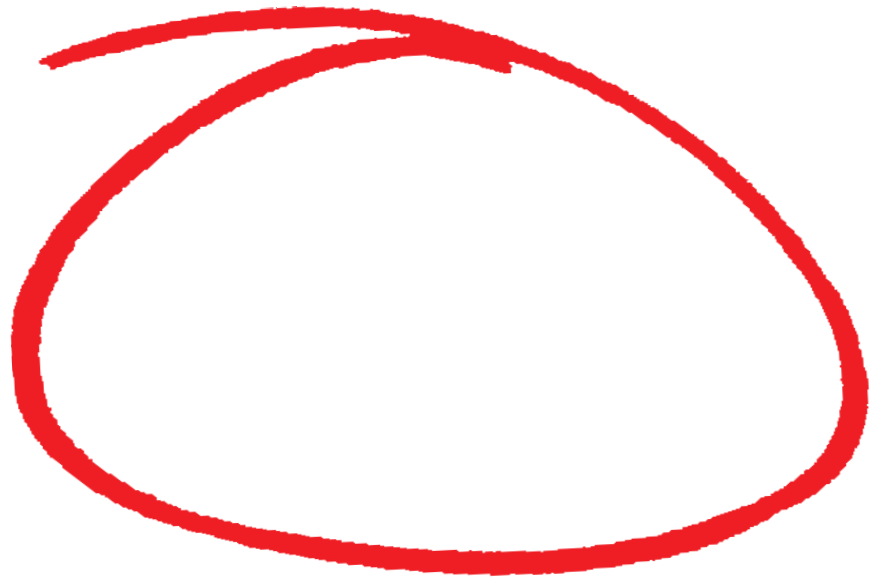
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The secret of enjoying a good wine:

1. Open the bottle to allow it to breathe.



2. If it does not look like it's breathing, give it mouth-to-mouth.



"Geri Baier was terrific. She was courteous, respectful. She helped me tremendously. Geri saved me a total of \$843 on my homeowners insurance. It's a difference of \$70 per month off my insurance. Thank you Geri." ~ Donna S. | Waretown, NJ

The Hauswirth Report

"If you want to be happy, set a goal that commands your thought, liberates your energy, and inspires your hopes." ~ Andrew Carnegie



July's Winner

Congratulations Dr. Michael Deitz!

Ann presented Dr. Deitz with a free bottle of Hauswirth Cellars Wine, and you could be next -- Just send us your answer!

July's Trivia Answer:

The letter of the alphabet that does not appear in the name of any state is "Q."

A Not-So-Trivial Pursuit

We're trying our best to stump you in 2014!

This month, test your knowledge with a trivia question about elephants!

It's easy—simply send your answer to the question listed below to our Trivia Coordinator, Ann Fuchilla. There are 5 easy ways to send your answer:

1. Email ann@hauswirth.net
2. Call 609-693-3123
3. Fax to 609-693-4935
4. Come to our office!
5. Post to our Facebook Page (www.facebook.com/HauswirthInsurance)



We will draw one random winner (from all the correct answers) to receive a bottle of our private label Hauswirth Cellars wine. Then, six more random winners will each receive a coupon code for a one-night Redbox movie rental. Good luck!

Q: What is a male elephant called?