

# THE HAUSWIRTH REPORT

## Top Ten Insurance Tips For Parents of College Students

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### Rich's Tip of the Month:

To store fresh delicate foods like asparagus, cilantro, parsley, or other green herbs, simply trim off the ends and place stem side down in a narrow jar with about an inch or two of water.

Cover loosely with a plastic bag and place in the refrigerator.

This keeps these vegetables and herbs fresh for up to a week!

*Rich*

When your child goes off to college there are a million things to worry about. Will they do well in their classes? Will they get along with their roommates? Will they call to let you know how they're doing?

At the bottom of the list, if at all, is how their insurance needs change now that they are away at school.

### Insurance and a College Student's "Stuff"

Here are some common questions you may find yourself asking, followed by my insurance tips:

- **Is their "stuff" covered under my home insurance policy?** Well, it depends. If the college student is in a temporary location (campus housing), then yes. As long as their main residence is at home with you, Mom and Dad, they are still residents of the household and their "stuff" is covered.
- **When do we need to get coverage for "stuff"?** They moved out from the nest, got their own apartment, and are living at school year-round. They changed their mailing address, driver's license, etc. Now it's time to buy them a renter's insurance policy to cover their contents and liability.
- **Are there any limitations to values on a student's belongings when at school?** If they are still insured under your insurance policy, yes. It's called the amount of personal property kept at a temporary second location. The limit is normally 10% of the amount listed on your coverage "C" contents limit. So, if you have a content limit on your home insurance policy of \$150,000, there is \$15,000 available at that temporary location.
- **Are there limits on individual items?** Most home insurance policies have some limits, especially on jewelry. Do you have a single item your child is taking to school that is of higher value? If so, your best bet is to insure it separately. Some examples are jewelry, an expensive musical instrument, or a music collection.

### Cars and College

If your child will have a vehicle on campus, you may have even more questions and worries. Don't stress, I have more answers for you:

- **Do I need to notify my agent/insurance company if my child is taking a car to college?** Yes, you should always notify your agent/insurance company if the

vehicle is being kept at a different location than what is listed the policy. This is because they want to know where the vehicle is being garaged. However, if your student is NOT taking a car to college (and goes to school over 100 miles away) let the agent know as this may save a few dollars on your auto insurance policy.

- **When is it time for my student to get his own auto insurance policy?** If your college student is living in a permanent residence outside the home and has their own address (and possibly an out-of-state driver's license) then it's time to re-title the car in their name and obtain a separate auto policy.

### Review Automobile Safety with Your College Student

Here are some additional vehicle-related safety tips that you should review with your child before they head off to college:

- **Don't leave your car unlocked at school.** Lock the car and remove any personal belongings that can be seen through the car windows (portable satellite navigation and wires, CD's, clothing, etc.). Park it near a street lamp or bright parking lot light.
- **Don't loan your car to anyone.** It's important to remember that in the event of an accident, the owner of the car is responsible for the potential lawsuit from injured parties. Your own assets could be jeopardized (if you are sued beyond the limits on your policy) and your auto insurance rates could be affected as well.
- **Don't get in a car as a passenger if your driver has been drinking.** Yes, this is my favorite as I speak from experience. We parents have a tendency to worry. If the driver is willing to give the student of yours a ride home and has been drinking, try to convince your child NOT to get in the car. That 2 a.m. phone call will be burned in your memory for a long time.

### What About Discounts?

Finally, my last tip is to talk about discounts. Good grades are not just important for getting into college! Good grades in college could also lower your auto insurance premium. If your college student is on the Dean's list and you're not sure if you're getting a discount, give us a call!

*Richard*

## The Search for the Perfect Hot Dog

As a child growing up in northern New Jersey, my parents would never think of serving hot dogs at home. Mom insisted on a full home-cooked meal seven days a week.

It was a real treat when Dad and I would sneak out and hit a place in Paterson called Johnny & Hanges, or Clixé's in Hawthorne. Sometimes when we were visiting family, we would head over to Rut's Hut or maybe Falls View in Totowa. All of these places had one thing in common: a hot dog that was deep fried then covered with special chili sauce, mustard and raw onions and served on a fresh bun. The chili sauce had various names, one was called "Coney Island Sauce," "Texas Wiener sauce," or you just asked for a hot dog served "All The Way."

I have tried through the years to duplicate that special Texas Wiener Chili and have researched the subject through internet, friends and family. Our employees have all been good sports as I have used them to test versions of hot dog sauces. Most met with mixed reviews!

Recently, I came across a recipe from a hot dog shack in Los Angeles, California by the name of Tommy's Hamburgers. The sauce is used to coat his hamburgers as well as his hot dogs. I have now re-created this recipe four times and modified it by adding some Dijon mustard as well as a tablespoon of Worcestershire. There is a little heat to it, but is very close to the sauce we enjoyed at our North Jersey hangouts. We do take some of the drippings from the cooked hamburger meat and place it back in the sauce with the flour to create a thick roux (please do not tell my cardiologist).

So I'd love some feedback to see what you think of this Los Angeles recipe and would appreciate knowing if you have any similar recipes that might even be better?

## Tommy's Hot Dog Chili

- 1 lb ground beef (70% lean). Use 4 flash-frozen patties, thawed
- ¼ cup reserved ground beef drippings
- ¼ cup all purpose flour
- 1 14oz can beef broth
- 4 or 5 tsp chili powder
- ⅛ tsp of cayenne powder
- 1 ½ tsp white vinegar
- ¼ cup yellow onion, diced
- 1 tsp table salt
- ½ tsp onion flakes
- ¼ tsp onion powder
- ½ tsp granulated sugar
- ½ tsp paprika
- ½ tsp garlic powder
- ¼ to ½ tsp cumin
- pinch of ground black pepper
- 1 large Tbs Dijon mustard
- 1 Tbs Worcestershire sauce

In a deep, heavy skillet, brown hamburger and crumble it up. Cook until no longer pink. Drain and reserve ¼ cup of drippings from the hamburger (if necessary, add more cooking oil to make ¼ cup). Remove cooked hamburger from skillet and reserve for later in recipe.

Add the ¼ cup of drippings back to the skillet and cook over medium heat. When drippings are heated, stir in flour to make a roux, stir out any lumps. Add beef broth, whisk well to remove all lumps (about 30 seconds to a minute).

When all lumps are gone, stir in cooked, crumbled beef and the remaining ingredients. Whisk well to mix the ingredients, scrape bottom of pan to prevent burning.

The chili is done when you can no longer taste raw flour and the onions are tender. Enjoy!



## Protect Your Secondary Home

Labor Day then back to school means more activities at your full-time residence and less time at your secondary home at the shore. It also means a greater exposure to loss as the home owner is not present for extended periods of time.

Here are just a few important tips to consider if you will not be spending much time at the "shore" house this fall and winter:

- ✓ Ask a neighbor to periodically check your home for problems.
- ✓ Use programmable interior & exterior lighting with various times to make it appear the home is continuously occupied. See our blog post about "Fake TV."
- ✓ Consider a central station alarm system and a low heat attachment to tell you if the heat is not functioning.
- ✓ If possible, turn off the water to the home or at the very least turn off the water to the washing machine.
- ✓ Store valuables in a safety deposit box.



# 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 August winner, Cathy Jackenthal!

**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 August Referrals!**

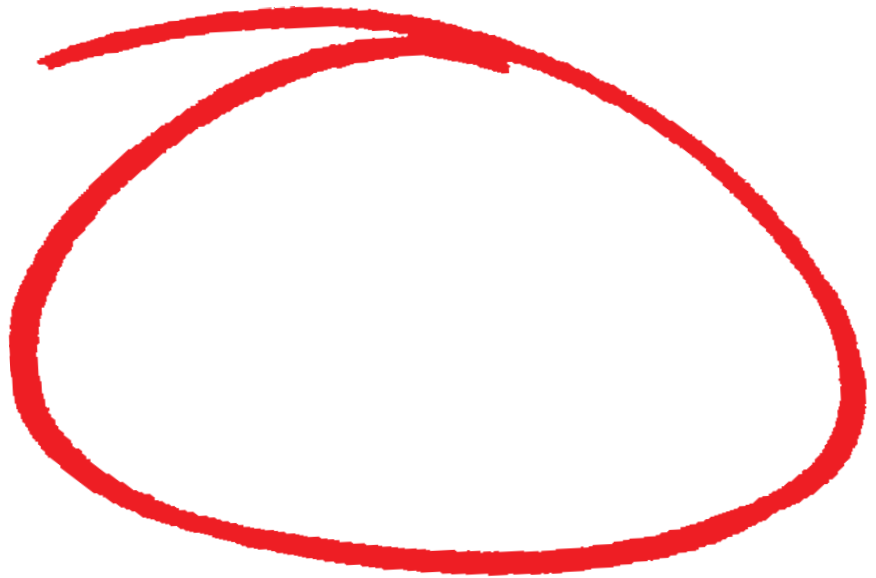
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- Cathy Castillo
- Cathy Jackenthal
- Clair Cyriax
- David Semanchik
- Donna Rizzo
- Doug Shearer
- Greg Fevola
- Janet Noto
- Jean Marcellus
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"Living east of Route 9 makes it difficult to get homeowners insurance. Hauswirth & Sons was able to help me find a new company with a substantial reduction in premium."  
~ Lisa M. from Forked River

## The Hauswirth Report

"You cannot depend on your eyes when your imagination is out of focus." ~ Mark Twain



### Our August Winner

Congratulations Ginny Torr!

Maria presented Ginny with a free bottle of Hauswirth Cellars Wine, and you could be next -- Just send us your answer!

### August's Trivia Answer:

A male elephant is called a bull.

## 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 chocolate -- yum!

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](mailto: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](http://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 kind of chocolate is the healthiest?**