



The Hauswirth Report

When & Where is the Next Hurricane 'Sandy'

Special points of interest:

- **How to be better prepared for the next major storm <cover story>**
- **Hauswirth & Sons is Santa's Toy Shop! <page 2>**
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Bring the Joy of Christmas to a Little Boy or Girl

Turn the page to find out how...

We are a few short weeks "Post Hurricane Sandy" and many of us are still "digging out." Margareth and I and most of our staff have been here every day since the storm. We have now filed in excess of 700 claims with our carriers. Adjusters are on the ground going from one disaster to another. As such their job has got to be daunting! Many of our company representatives have also been without power which made reporting claims a real challenge. And just when we thought this storm had passed and many homes and businesses began seeing their electric return, the snow storm knocked off power for a second time, making our job that much harder.

While our sincere appreciation goes to our dedicated insurance carriers, I will have to say that there is no way any of them could have anticipated the magnitude of this storm or the amount of devastation it caused. I was holding telephone conferences with some company claims adjusters who were conducting business from the front seat of their cars; this because they themselves had no electric at their home nor did they have any power at the company offices.

Our thanks also go to the hundreds of claim adjusters who were flown in from around the country to handle the many claims we are processing. We acknowledge that many of you are as frustrated as we are in getting these people to 100% of all our clients, but this process will take time. Even Gov-

ernor Christie acknowledged it will take well over 3 years to recover from this storm, or should I say storms!

Our thoughts, prayers and our resources go out to the thousands of people this event has affected. Our friends at the Lacey Food Bank have sent many of us in Lacey Township a "Wish List" of things they would like for those displaced; from non-refrigerated milk and food supplies to cleaning supplies,



first aid items and over the counter medications such as Tylenol, cough lozenges and diabetic testing supplies. Check out the Lacey Food Bank group on Facebook for a full list and updates.

As with most events in our life, there are lessons to be learned from this tragic storm. One of the biggest lessons to be learned from this event is that we really don't know when or where the next hurricane or major storm is going to hit the Jersey Shore. Margareth and I see part of our job as educating the public on how insurance is going to respond with an event like we just suffered. Every month we publish a series of newsletters and some free reports about all facets of personal and business insurance

and how it can be of help when a major catastrophe does strike.

Regrettably, many of our customers in the past have declined the opportunity to have proper coverage for what is important in their lives. As an example, flood insurance. While the lending institutions only require borrowers to obtain flood coverage for a building in a flood hazard zone, many folks waived their right to buy flood coverage to cover the contents of the home. Today, we are hearing several clients tell us "OK, you are right, I need that coverage." While yet many will put off that decision yet again.

Insurance is not going to cover everything. Yes, there are restrictions and limitations and those pesky deductibles. And living without power is not as romantic as Margareth and I thought it would be. What worries us most is that we don't know what the insurance marketplace will look like in the next 12 to 24 months! Flood insurance is the exception. It is a program backed by the U.S. Government and will be available to anyone who wishes to purchase it.

We urge all our customers and soon-to-be customers to reach out to our Protection Team members at 609-693-3123 and allow us to do a comprehensive account review. This way, if another devastating storm happens in our area, you will be better prepared to have your insurance help you back on the road to recovery.

Hauswirth & Sons Insurance Consultants

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www.hauswirthinsurance.com | <http://blog.hauswirthinsurance.com>

Santa's Toy Shop

Is at Hauswirth & Sons Insurance!



What:

This year, we are helping out the Lacey Food Bank's 'Kids Christmas 2012 Gift Drive' by transforming the office into Santa's Toy Shop!

Why:

The Lacey Food Bank Kids Committee believes that every child should wake on Christmas morning to find new clothes and a toy under the tree just for them. Your donations of new unwrapped clothing, new toys (please no board games), gift cards to local retailers (WalMart, Kohls, TJMaxx), and old-fashioned money donations is the only way the Food Bank can hope to provide gifts to the 274+ children on their list.

Who:

These aren't children who live in faraway places. Your donation isn't sent to some central clearing location to be redistributed to who-knows-where. These boys and girls live right here in Lacey and go to school with our children. What you give stays right here in town. At our office, we are collecting donations for children ages five to seventeen.

Where:

You can drop off your donation at our office at 332 Route 9 between 9am and 5pm Monday through Friday. If you are sending a money donation, please make the check payable to Lacey Food Bank with memo, "LFBKids Christmas."

When:

"Santa" will be distributing collected gifts on December 12, so please be sure to have your donations to our office by Tuesday, December 11. Why not pick up an extra toy or two while you are out Christmas shopping? Take advantage of the seasonal savings and make a little boy or girl's Christmas morning special.

If you have any questions about what to donate or where to drop off your donation, please give us a call at **609-693-3123**. Help us fill Santa's Toy Shop!

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2012 Referral Contest

Just Keep talking!



Thank You For Your October and November Referrals!!

- Karen Tellman
- Ashley Campanile
- Richard Matarrese
- Pat Ashford
- William Sesini
- Gerald Lavelle
- John Brancato
- Tim Kearney
- Frank Janda
- Richard Verdesco
- Anthony Guadagnino
- Gary Yedman
- Gary Lerro
- Frank Crandall
- Judy Smith
- Lynn Fetter
- James Murray
- Gyongyi Kocka
- Tony Gretzal
- Megan O'Hare
- Josh Blair
- Amy Napolitan
- Dominick Guido
- Pam Bosch-Goldstein
- Samantha Dawson
- Cathy Castillo
- James Balmann
- John Bottigliero
- Travis David
- Samantha Davidson
- Nancy Grey
- Tom & Janet Griffin
- Kathy Halbing
- Frank Luna
- Ali Moro
- Eileen Munn
- Louann Novak
- Terri O'Connell
- Lois Sandavol
- Tom Smith

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 still 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 an Apple iPad 2!



NEW PRIZE!!



3. For each referral we receive, we'll donate \$5 in Your Name to the Lacey Township Food Bank!!!

October Winner:



Congratulations to last month's referral contest winner, **Pat Ashford**, who received a brand-new Apple iPad 2! Congratulations Pat!

Want to stay up-to-date on changes in the insurance market as well as the latest happenings and contests at Hauswirth & Sons Insurance?



Like us on Facebook!



Sign Up for Contest Updates!

Visit: <http://eepurl.com/LOJB9> or Scan the code to the right



Be Wise and Winterize—Part 1

For Your Car: Pack a bag with a few essentials to store in your car. It could save your life in an emergency:

- Flashlight Scraper Shovel Jumper cables Tire chains
 - Tow chain or strap Warning device (triangle) First-aid supplies
 - Brightly colored cloth (as signal) Blankets, hat, mittens
 - Abrasive material (sand, cat litter, traction mats)
 - Coffee can with candle, lighter, high-energy food, baby supplies, water.
- A lit candle in the car helps warm the car if you're stuck (Don't place the can on fabric and always crack a window for air)

For Your Home: Clean your gutters: Leaves and debris accumulate in your gutters; clean them well to prevent debris and water from forming ice dams that cause water to back up and seep into the house. **Check your furnace:** Change or clean the furnace filters to prevent fires and help maintain good air quality in your home. If you can't find your filter, call an HVAC professional for a change and inspection. **Cut your branches:** Have sick or dead trees removed by a professional and cut over-hanging branches for peace of mind during a windstorm.

"We appreciate the reliable service that we receive at Hauswirth & Sons Insurance. We saved over \$100 with our current car insurance. Many Thanks!"

Henry & Catherine F. | Whiting, NJ

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Quote of the Day → "I will honor Christmas in my heart, and try to keep it all the year." - 'A Christmas Carol'

October Trivia Winner



Dawn Costello

A Not-So-Trivial Pursuit
It's our last chance to stump you in 2012!



It's easy—simply send your answer to the question listed below to our Trivia Coordinator, Ann Fuchilla. **There are 3 easy ways to send your answer: 1. Email ann@hauswirth.net; 2. Fax to 609-693-4935; 3. Come to our office!**

The first person to respond with a correct answer wins a bottle of our private label Hauswirth Cellars wine. The next six correct respondents will each receive a free pizza at Via Napoli Pizzeria in Forked River. **Good luck!!**



Q: Which country criminalized the celebration of Christmas?

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