

April 2012

News and Tips to Make Your Life Easier, Safer, and Happier...



### Special points of interest:

**How to Make Sure You Have the Right Coverage When it Matters Most**  
<cover story>

**Do You Have an Attractive Nuisance on Your Property?**  
<page 2>

**Learn More About Storms and How You Can Protect Your Family & Your Home**  
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# The Hauswirth Report

## The Times, They Are a Changin' !

During the first three months of any new year Margareth and I are visited by almost all of our insurance carriers for planning as well as a review of market conditions. Normally in January we write to you explaining where we see the market for 2012, but I think it's important that I revisit this topic in April to give you some updates on where the market is leading to.

To say that there have been dramatic climate changes over the last 12 months would be a total understatement. The reinsurance market that provides insurance and capital to the retail insurance carriers in the United States has been battered by

the recent storms in our Midwest as well as catastrophes in Japan and Australia. Northern Europe has experienced a terrible winter with many insured claims as well. Our financial markets are still somewhat unstable; meaning that insurance companies are not receiving adequate returns that they normally would with their invested dollars. All of this leads to many uncertainties in our insurance markets and insurance pricing.

While I may have brought this message to you before, I want to drive it home again! It is vitally

important that you, our customer, advise us of any changes in your life that you want to protect. Someone once asked me what keeps me up at night? I told them it was the fear of receiving a phone call from a customer that starts off with, **"what do you mean I'm not covered!"**

So in this newsletter package today, I am enclosing our annual

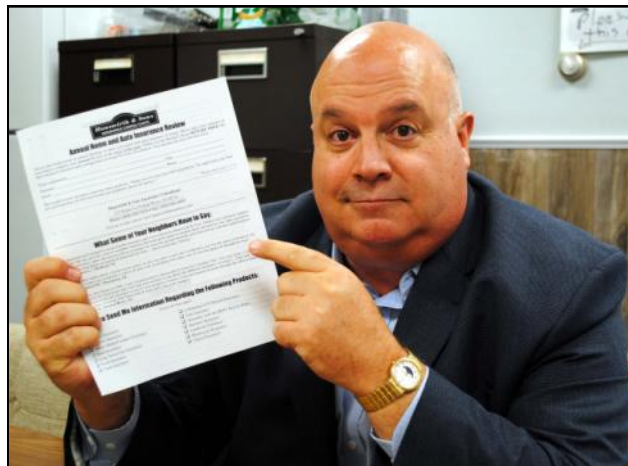
be glad to answer any questions over the phone.

On another topic: several of our carriers who write home insurance with us have advised they will be seeking a 10 to 15% rate increase during 2012. Many more are applying to the State of NJ to add special windstorm deductibles based on a percentage of your home's replacement value. We need to know whether you have made any changes to your home to make sure you are adequately insured for the dwelling coverage.

Also, during the next two years, don't be surprised to see a major change in home insurance with regard to animals.

Many insurance carriers are discussing the possibility of adding an endorsement excluding certain breeds of dogs from coverage with respect to liability lawsuits. One study we recently read indicated that in the year 2010 alone, there were over \$460 million worth of dog bite claims in the United States. If you are buying a new pet and find the dog is a mixed breed, it is good to verify the dog's lineage.

There are many more changes we are monitoring and we promise to keep you informed in future newsletters.



review letter. We are asking you to please review it, fill it out, and send it back in the enclosed self-addressed stamped envelope. If you wish to e-mail it, fax it back to us that's okay too. If there are no changes that you want to make on any of your policies, then please write on the front of the questionnaire **"no change"** then sign it and mail it back to us as well.

Feel free to use the questionnaire to ask us any questions you may have with regard to your insurance or give us a call and we will

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## A Stormy Issue

When the topic of exotic, ideal locations for vacations comes up; island paradises and tropical locales are always popular. The water, the beaches, the warm winds are very attractive conditions. However, they are also the originating locales for tropical storms and hurricanes.

The dark side of the tropics is that all of the water and warm temperatures make up the key ingredients for cooking up massive storms. The low pressure areas allow the build-up of violent wind movement that is fuel by warmth and water. The hurricane season is a long parade of storms that form, build in power and size and then move toward land, and property.....and people.

Often the major worry is "what is the storm's category?" A storm's potential life cycle goes may go from Normal Conditions - Tropical Depression - Tropical Storm - Hurricane (Category 1 up to Category 5).

Naturally it makes sense to be highly concerned about the size of storm surges (water and waves pushed by storms) and wind speeds; but less powerful storms do not automatically mean that there is less danger! Even when a storm does not maintain hurricane status, it can cause tremendous problems as it travels hundreds, even thousands of miles!

A slow-moving tropical storm or low category hurricane may not cause as many problems with wind damage; but may create wide-spread, substantial damage by inundating large areas with torrential rains. Massive amounts of water, smashing through areas where they shouldn't be, is capable of washing away cars, trucks, boats, homes, businesses, bridges, roads and even lives.

In the aftermath, the incredible challenge is to rebuild and, without proper protection - such as flood insurance - the challenge may become impossible. The wish may be that you never have to deal with flooding caused by huge storms....the hope is that, if you do, you CAN deal with it. Flood insurance can be the key to your recovery!

If you would like a quote on flood insurance or have additional questions, give our office a call!

## What Is An Attractive Nuisance?

This is a term originated by a judge to describe property that attracts youngsters and, because of their dangerous nature, creates a special obligation to property owners. Examples are:

- Swimming pools
- Trampolines
- Empty buildings
- Excavations
- Construction materials

All of these can lure children onto property and they all have the potential to cause serious injury.

### Why Do Attractive Nuisances Create A Special Obligation?

A child that is attracted to the particular property does not have the reasoning ability of an adult. When an opportunity to have fun pops up, it's a rare child who thinks about the chance of being injured. Property owners with an attractive nuisance on their property cannot escape liability because of a trespassing

child. When an attractive nuisance is involved, adults have to make a special effort to protect children from their blind sense of adventure or face the consequences.

### How Do You Handle Attractive Nuisances?

The answer is... do whatever it takes to prevent a child's access to the nuisance. Therefore, in order of their effectiveness:

1. Eliminate the nuisance—examples:
  - Have old appliances hauled to a junk yard
  - Tow old, non-running vehicles away
  - Get rid of construction materials immediately after a building project is complete
2. Secure the nuisance—examples:
  - Take off doors or covers from large appliances

awaiting garbage pickup

- Keep sharp tools, especially power tools and equipment, locked away
- Store construction materials in a garage or shed

3. Reduce the chance for injury from a nuisance—examples:

- Install a pool cover and have a locked fence to prevent access to pool
- Do not allow younger children to use equipment such as trampolines, unattended!
- Make sure there's adult supervision of children using play equipment, at all times!

If you're not certain about whether you have an attractive nuisance situation, give us a call and we'll be happy to help.

## Keeping Kids Safe

National Poison Prevention Week was observed from March 18-24. To keep your children safe, remember to keep these commonly found household items out of their reach.

- Cosmetics, hair spray, deodorant
- Disinfectant, toilet bowl cleaner
- Medicine, including those stored in the refrigerator
- Hair dye and bleach
- Mouthwash, fluoride mouth rinse
- Rubbing alcohol, nail polish

and remover

- Lotion, perfume, cologne
- Dish detergent, dishwasher soap
- Drain, oven or window cleaner
- Detergent, dye, bleach, stain remover
- Alcohol, tobacco
- Carpet cleaner, furniture polish
- Mothballs, plants, glue
- Contents of your purse (medicine, lotions)

It is important to know the phone

number of the Poison Control Center near you. Make sure to keep all emergency numbers posted near every phone. If your child does ingest any dangerous substance, call for help right away. If it is a life or death emergency, call 911.



In an emergency, you will need to provide the child's age and weight, name of the product, time at which the poisoning occurred, and what first-aid measures, if any, you've already taken.

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# 2012 Referral Contest

Just Keep talking!



## Thank You For Your March Referrals!!

- Sandy Bator
- Mary Anne Benfante
- Ron Bennardo
- Art Bentley
- Carol Bruno
- Ed Cohagen
- Robert Conover
- Marge DiBenedetto
- Kim Didaro
- Steven Echavarry
- Jason Froumy
- Gianna Good
- Tom & Janet Griffin
- Dominick Guido
- Kathy Halbing
- Debra Hember
- Frank Janda
- Bonnie Kass-Viola
- Concepcion Luna
- Mike Louchny
- Ed McDaniels
- Terri O'Connell
- Megan O'Hare
- Lois Olsen
- Shannon Cross
- Kathy Robinson
- Umit Senman
- Guiseppe Serino
- Douglas Shearer
- Richard Watson

## 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 Amazon Kindle Fire!!



NEW Prize!!



3. For each referral we receive, we'll donate \$5 in Your Name to the Lacey Township Food Bank!!! (Let's see our Goal Thermometer grow!)

## March Winner:

To Be Announced  
Next Month!

We made sure we got our April Newsletter in the mail early for you this month so you can fill out the enclosed account review promptly. Unfortunately, it was too early to pick a winner!



To see an exclusive video from Rich, visit:  
<http://tinyurl.com/ReferHauswirth>





"My husband and I needed to secure health insurance and were referred to Hauswirth & Sons. Dianna was extremely helpful. Not only did she provide a list of available options, but took great pains to explain them and answer our many questions. Once we selected a plan, she stayed with us to ensure we were set up and satisfied, and followed up with the required paperwork. We would highly recommend Hauswirth & Sons... and in particular, Dianna"

Karen L. | Medford, NJ

**The Hauswirth Report**

Quote of the Day → "Prosperity depends more on wanting what you have than having what you want." - Albert F. Geoffrey

**March Trivia Winner!**

Trivia winner **Fran Scarbo** receives a complementary bottle of Hauswirth Cellars Wine.



**Last month's trivia question and answer:**

**Q:** Which has more caffeine?

**A:** Light roasted coffee

**A Not-So-Trivial Pursuit**

We're trying our best to stump you in 2012!

**Leonardo da Vinci was born on April 15, 1452.** To celebrate his birthday, try your hand at this Leonardo trivia question!

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](mailto: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: What type of food did Leonardo da Vinci not eat?**

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