



The Hauswirth Report

Fidelity National Flood Gets a New Name:



Special points of interest:

- **Fidelity National Flood is Now Wright Flood!** <cover story>
- **Is Your Smoke Alarm Giving You a False Sense of Security?** <page 2>
- **We Only Have a Few More Kindle Fires to Give Away This Year—Will You Be Next?** <page 3>
- **FREE Battery Offer!** <page 4>

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Want to see what Rich thinks about Rental Car Insurance?



Scan this!

We are happy to announce that Fidelity National Flood is now Wright Flood. In 2011, Fidelity National Flood was acquired by WRM America (a member of Wright Insurance Group). As a member company, Fidelity National Flood is changing their name to Wright Flood.

Wright Flood has been providing federal flood insurance, excess flood coverage, and leading industry expertise for more than 20 years.

Wright Flood has earned an A- (Excellent) rating from

A.M. Best for their financial strength and is the largest provider of federal flood insurance in the U.S.

They take pride in their user-friendly technology, exceptional claims reputation, and providing excellent customer service.

As a flood insurance customer, your policy will remain the same. On renewal, you will see the name changed from Fidelity National Flood to Wright Flood. You will also receive an introduction to

Wright Flood when you receive your renewal and declarations pages when the change affects your policy.

If you have any questions about this change or are interested in a flood insurance policy, please give our office a call at 609-693-3123.



6 Simple Precautions to Make Your Home Safer

We all expect to be safe in our homes, but sometimes that is easier said than done. Take these simple precautions to keep yourself and your loved ones safe.

1. If you have children, or may have children come to visit, **use inexpensive outlet covers on exposed electrical outlets.** Keep all medications, cleaning chemicals, & poisonous

substances out of reach of children.

2. **Lock your doors and windows** every time you leave your home.
3. **Look for electrical cords that are frayed or worn and replace them.** Do not allow electrical cords to be placed in areas where they could be tripped over.
4. **Secure all stair railings** leading to your home.

5. **Use rubber bath mats** in your shower or bathtub to prevent falls.
6. **Check your smoke detector** & replace the batteries in both the smoke & carbon monoxide detectors twice a year. If your detectors are wired to your home's electrical system, do a manual check several times a year.

**See page 2 # 4 for a special FREE battery offer!*

Hauswirth & Sons Insurance Consultants

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Quick Tips!

Safety Tip: To evaluate how secure your home really is, pretend that you have locked yourself out. How would you get in if you had to? Walk around your home & look for entry points that do not present too much difficulty. These are the areas that should be given more security from burglars. Make a list of windows & doors that need extra security & make these a priority.

Green Living Tip: If you love magazine & newspaper subscriptions, but don't like having so many items to recycle, consider sharing subscriptions with your family, friends, or neighbors. Decide on subscriptions that you are both interested in & then split the cost. Once you or your friend is done with the magazine or newspaper, simply pass it on. This is not only good for the environment, but it will save you money too!

If you have an iPad you can also subscribe to magazines & newspapers through an app which downloads right to your tablet, eliminating paper entirely.

Make Sure Your Smoke Alarms Protect You!

Do you have at least one smoke alarm in your house? If not, you and your family are **twice as likely not to survive a serious house fire** than if you had smoke detectors.

But, even if you do have smoke alarms, you and your family could still be at great risk. Smoke alarms can give you a **false sense of security** unless you do the following:

- ✓ Buy smoke alarms that have the seal of approval from an independent testing firm such as Underwriters Laboratories (UL).
- ✓ Your house should have at least one smoke alarm on each level—and preferably one outside each bedroom.
- ✓ You should test your smoke alarms at least once a month—*follow the manufacturer's instructions*—and **replace the batteries in the smoke alarms at least twice a year**.
- ✓ Make certain everyone in your family can recognize the sound of the smoke alarm, and make sure they understand it's critically important to act immediately if they hear it.
- ✓ Plan at least two escape routes from every room in the house. Make sure every family member understands and practices the escape routes from his/her bedroom and from all the common use rooms in the house.
- ✓ Got guests? Make sure they know how to get out of their bedrooms—especially children. You might just save the life of a guest who would otherwise be totally disoriented in your home in the event of an emergency.



We have a special offer for you!! Bring page four of this newsletter to **Bob's Square Deal Hardware** located at 441 South Main Street in Forked River. When you do, you will receive **one FREE 9 Volt Battery** for your smoke detector!

We highly recommend that you take advantage of the upcoming change to Daylight Standard Time (turning clocks back at 2:00 a.m. on Sunday, November 4) as a reminder to **change the battery in your smoke alarm**. Be sure to get your free battery before November 4th!

WANTED!

We are currently looking to hire someone in the position of Group Health Insurance-Sales and Service. Candidate for the position should have proficient computer skills and be comfortable in communicating with the purchasing public. The position is as much service of existing group health accounts as marketing for new accounts.

- ✓ **++No insurance license required++**
- ✓ Email your resume to rich@hauswirth.net.
- ✓ Base salary plus bonus based on sales.
- ✓ Part-Time that can lead to full-time employment

Follow Hauswirth & Sons Insurance Consultants:



2012 Referral Contest

Just Keep talking!



Thank You For Your September Referrals!!

- Justin Shearer
- Terry O'Connell
- Fred Fialkowski
- Jody Russo
- Louis Boch
- Elizabeth Karns
- Robert Tellman
- Michelle Torres
- Jeanmarie McSpedon
- Gyoni Kocak
- Tina Pilot
- Larry Costa
- Megan O'Hare
- Dominick Guido
- Wendy Caulder
- Carmen Kearney
- Josh Blair
- John Bottigliero
- Chris Lindner
- Dianna Vicari
- Kathy Halbing

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!!

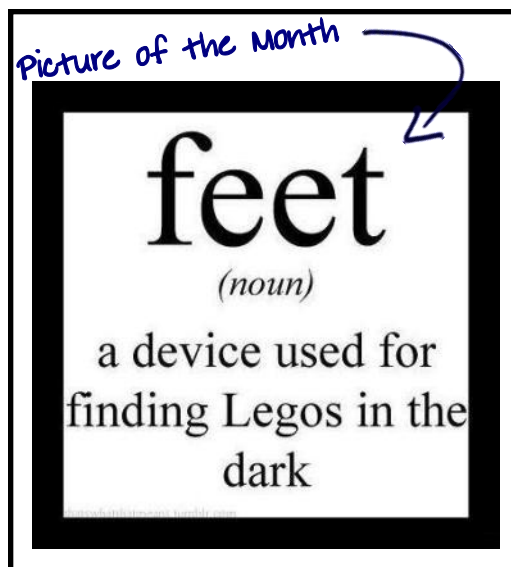


3. For each referral we receive, we'll donate \$5 in Your Name to the Lacey Township Food Bank!!!

September Winner:



Congratulations to this month's referral contest winner, **Tina Pilot**, who will receive a brand-new Amazon Kindle Fire! Congratulations Tina!



Sign Up for Contest Updates!

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





* Bring this page in for a FREE 9-volt Battery at Bob's Square Deal Hardware!! (441 South Main Street in Forked River) → ** Hurry!! FREE battery offer expires 11/30/12 **

Daylight Saving Time comes to an end on Sunday, November 4. At 2:00 a.m. we turn our clocks back one hour to Eastern Standard Time. We encourage our clients and friends to use this as a reminder to change the batteries in your smoke detectors as you change the time on your clocks. Studies show that 90% of homes in the US have smoke detectors, but over 1/3 are estimated to have dead batteries.

"I'm a new client and found this agency to be very honest, helpful, and responsive to all my needs. Geri saved me over \$300.00 a year on new homeowner's policy [...] The service provided was always prompt and efficient and I would not hesitate in referring this agency to others."

Anthony T. | Monroe, NJ

The Hauswirth Report

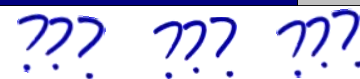
Quote of the Day → "Autumn is a second spring when every leaf is a flower." - Albert Camus



Last Month's Trivia Winner, Jerry Ravaoli

A Not-So-Trivial Pursuit

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



October is National Cookie Month! Test how much you know about these sweet treats with this month's 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; 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 cookie brand has been the most popular in America since its introduction in 1912?

Last month's trivia question & answer:

Q: How many flowers does it take for honey bees to produce one pound of honey?
A: 2 million flowers!



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