

THE HAUSWIRTH REPORT

An Anniversary to Remember *A Personal Perspective*



Inside This Issue:

- Just Sign on the Dotted Line 2
- Letter from the Director of Public Affairs, Ava Hauswirth! 2
- Have You Heard of Our Referral Contest? 3
- Congrats to Our August Kindle Fire Winner! ... 3
- Picture of the Month 4
- Trivia Contest 4

Office Updates (and more):

We welcome MetLife Auto & Home to our office! They offer some very competitive package policies as well as personal umbrella.

Rich is at it again: Check out his blog at rich-hauswirth.com (PS - He has his own blog called Rich Hauswirth "Uncensored" as Margareth won't let him write that stuff under the business name).

Did you know by 2015 the United States will produce more oil than Saudi Arabia?

On Friday, October 26, 2012, Margareth and I decided to take a trip to New England and do some sightseeing and find the ultimate lobster dinner. The weather that day was nice; the weather forecasters in the United States indicated that the disturbance along the Atlantic Coast was going to remain offshore and not come inland. The European weather centers however had a different view. The European "weather model" indicated that the disturbance along the coast was going to turn inland causing a major storm with New Jersey in the direct path.

After enjoying that lobster dinner in Seabrook, New Hampshire, we spent the night in Manchester. Early Saturday morning our worst fears became a reality when the Weather Channel warned us the storm was going to hit New Jersey head-on. We made it back to our home in Forked River in record time.

We secured all of our outdoor furniture, made contact with all our employees, set up a call system for emergency phone calls to our cell phone and waited for the storm to hit. By Monday, our backup generator at the office was working perfectly. However, the telephone, Internet, and cell phone services were out of commission! By Tuesday morning, the Forked River had overflowed the marina and Route 9 had 12 inches of water just north of our office. By Wednesday, we had some sporadic cell phone service and probably over 100 phone

calls were transmitted to us by our Pennsylvania-based call-center. Still with no Internet or Verizon phone service, we were typing up claims reports and driving them to a friend's office in Marlton New Jersey to use their fax machine. Little did we know at that time that most of our insurance carriers in northern and western New Jersey did not have electricity and few employees were able to get to work. The next few days became a blur. With businesses and most all schools closed, we set up a day care center for the children of our employees in our conference room.

By December 31st, we had filed more than 1,955 claims for both flood insurance damage as well as windstorm damage. We lost dozens of boats and cars, several houses and saw several fatalities. Yours truly wound up with Pneumonia and spent January in bed. The storm will go down in history as being the second most costly Hurricane/Northeast storm next to Hurricane Katrina back in 2005.

It is not a matter of "IF" this will ever happen again but "WHEN."

It is not a matter of finding the right insurance, but relying on your own ability to minimize damage to your own property as well as having an insurance professional help design an insurance program to help you with the next storm.

- Richard

Just Sign on the Dotted Line.....

Ever since Hurricane Sandy there has been an influx of new contractors coming into our area to do repairs and reconstruction of damaged properties. While we have written suggestions to our customers and friends on what to look for when dealing with a contractor, there have been some new "wrinkles" that I thought we should bring to your attention.

First let me put a disclaimer here; we are not attorneys, nor are we giving legal advice at Hauswirth & Sons Insurance. We would like to suggest to our customers that before signing a contract for work to be done on your property you should read it, and if you are not satisfied with the wording you should take it to your attorney for review. Above all, the contractor doing work on your property should provide you with evidence of insurance showing that the contractor has general liability as well as workers compensation insurance. If the work is very extensive, the contractor should be adding your name on to the contractors insurance as an additional insured in the event of a bodily injury claim.

Recently I came across a company that does house moving. They were going to raise a client's home in order to put the dwelling on a new and higher foundation. The house mover presented our client with a contract that basically said the homeowner was ultimately responsible for any liability issues and that the house mover was not responsible for any accidents that may occur. The worst part was they were going to move the house to a vacant lot owned by a neighbor. We asked our client to please seek legal advice from an attorney before signing that agreement. I was thankful to hear that our client made other arrangements and found a contractor with a much different contractual wording.

Liability issues such as this may be favorable to the contractor but they could also be detrimental to the homeowner. It is best to seek legal advice in these circumstances.



From the Director of Public Affairs, Ava Hauswirth:

Hi, I'm Ava and I wanted to remind you that this month we celebrate Thanksgiving! My Grandpa and Grandma tell me they are very happy to have me as their Granddaughter! I will be with my Mom and Dad while visiting my Grandparents this Thanksgiving!!

We picked up a nice pumpkin to decorate last week for Halloween and will bring another one for Thanksgiving too. Grandpa Hauswirth likes me to help him write the Hauswirth Report Newsletter and I think he is really fun to be with. I'm allowed to use my crayons to design the newsletter.

He and Grandma now have several new insurance companies writing auto and home combination policies. Someday I'm sure they will tell me what insurance is, but for now all I know is that they take care of a lot of people just like they take care of me.

So have a Happy Turkey Day, I'm looking forward to showing you my hand-painted turkey drawing...

Bye for now!

Ava



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 October winner, Michelle and Andrew Barsch!



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 October Referrals!

- Angela Bruno
 Annette DiGiralamo
 Bryan Dial
 Cathy Castillo
 Charlene Brown
 Diane Bauernhuber
 Donna Robertson
 Elenito Maddato
 Esther Tark
 George Chowanec
 George Ferguson
 Greg Fevola
 Jeremy Deichman
 John Bottigliero
 John Downing
 John Shwiner
 Justin Shearer
 Michael Criscitiello
 Nancy Wolf
 Olmeda Monroy
 Robert Bea
 Rose Pereira
 Sal Corollo
 Tom Kelley

Hauswirth & Sons

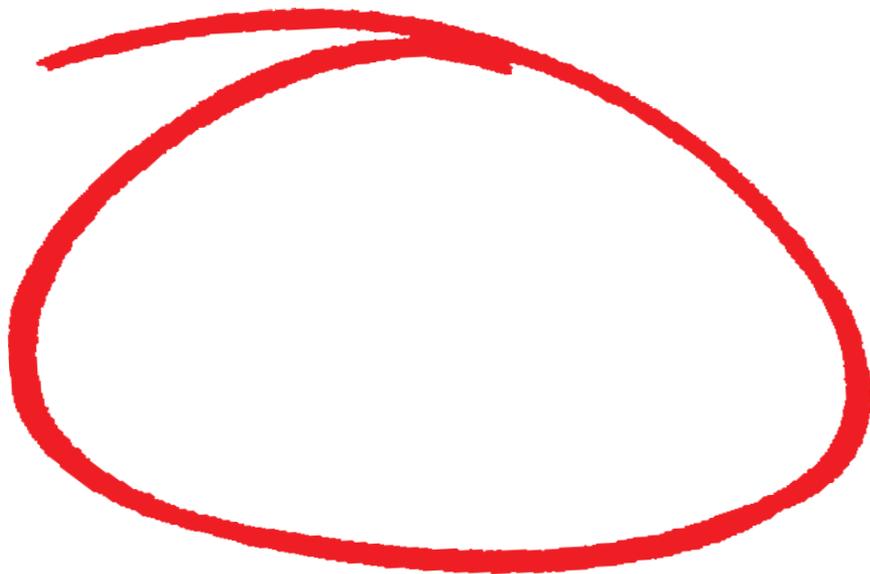
INSURANCE CONSULTANTS

A Division of World Insurance Associates
332 Route 9 | Forked River, NJ 08731
www.hauswirthinsurance.com
609-693-3123 | 877-329-3261

PRSRT STD
U.S. POSTAGE
PAID
TOMS RIVER, NJ
ZIP CODE 08753
PERMIT NO. 94



“We’re from the CDC and we’re here to help...”



“I talked with Isabel about a Homeowners policy and she was able to save me \$1,000 a year for the same coverage as my old policy. Isabel was wonderful to talk to & deal with. Everything was taken care of over the phone and through the mail.”
~Richard M. from Waretown, NJ

The Hauswirth Report

“What lies behind you and what lies in front of you, pales in comparison to what lies inside of you.” ~ Ralph Waldo Emerson



Our October Winner

Congratulations Dawn Itjen!

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

October’s Trivia Answer:

Jack-o-lanterns were originally made from turnips, potatoes, or beets.

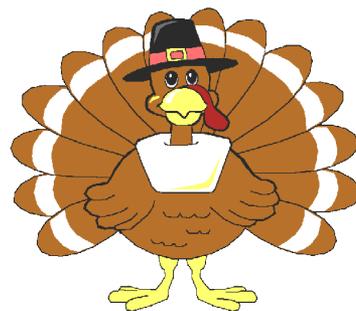
A Not-So-Trivial Pursuit

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

This month, in the spirit of Thanksgiving, we have a holiday-themed question for you!

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: Which part of the turkey is used in a good-luck ritual on Thanksgiving Day?