



# THE HAUSWIRTH REPORT

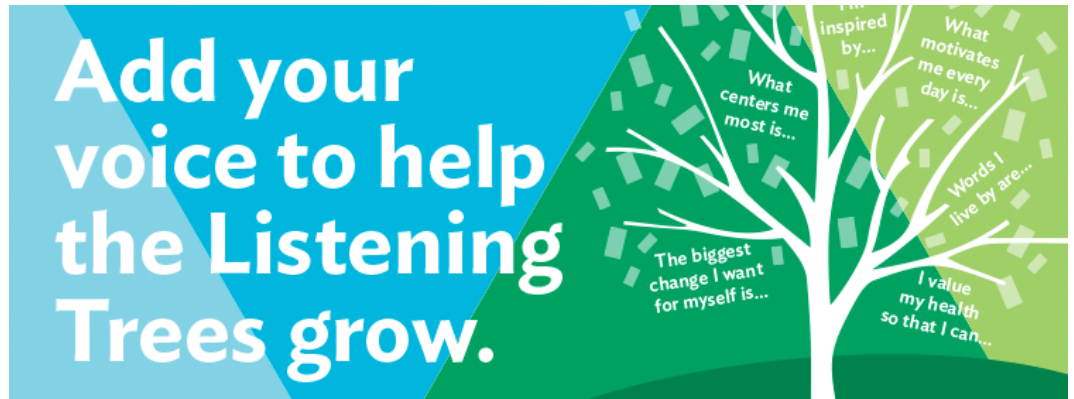
## Considering your New Year's Resolution for 2015?

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### Bumper Sticker Humor:

- A mind is a terrible thing to waste. That's why I save it for special occasions.
- My mind not only wanders. Sometimes it leaves completely.
- I have an open mind—it's just closed for repairs.
- Some people are wise, and some are otherwise.
- Why are wise men and wise guys the exact opposite?



When Rich and I were on vacation in Bainbridge Island, we were struck by the "Listening Trees" around the island. They were part of a community art project that invited people to fill out a conversation tag in response to an open-ended question or statement such as, "I am inspired by..." and "The greatest change I want for myself is..."

More than 10,000 tags were completed and hung on the trees over the summer!



Part public art, part town hall, the Listening Trees were designed to encourage the types of conversations that build healthy communities.

It reminded us that listening and sharing are critical to building trusting relationships, and this is especially true for us as insurance professionals. As agents or clients, we are all people first — and discovering what matters

to one another drives better understanding of the needs of our clients.

As 2014 draws to a close, we will ask our team members to add a tag to our Listening Tree — and invite you, our insureds, to reflect on a question as well. Send us a tag for our tree in the mail, stop by our office, email [jenniferdagostino@worldins.net](mailto:jenniferdagostino@worldins.net), or post to our Facebook page! You can send your tag anonymously or include your name. We will be sure to share the results with you!

Below are some of our favorite responses:

- "To be happier and to work harder"
- "Find the joy & beauty in every day"
- "To enjoy right here, right now"
- "To live a happier life"
- "Smile"
- "To be your friend"

Here are some statements to get you started:

- The greatest change I hope to see in myself in 2015 is...
- I am inspired by...
- Words I live by...

~Margareth



## Handling Frozen Pipes, Ice, and Snow Damage

It's that time of year when our homes are susceptible to damage from winter storms, which bring freezing temperatures, ice, sleet, and heavy snow.

Below are some common questions and answers that are helpful when dealing with frozen pipes, ice, and snow damage.

### ***My pipes froze and burst, damaging my home. Do I have coverage?***

Most homeowners insurance policies, except for the very basic ones, cover damage to the home resulting from broken pipes due to freezing. For example, your insurance company will pay to clean or pay the cost to replace the carpet, furniture, and other property that has been damaged due to the water from bursting pipes (less your deductible).

### ***Am I also covered for snow and ice buildup that causes leaks in my roof?***

This condition is known as an "ice dam." To obtain coverage for this kind of leakage, not directly the result of damage to the roof by wind or the weight of snow, you would need an all-risks-not-excluded type of policy. It is often referred to as an HO-3 or special form policy.

### ***How do I go about submitting a claim for such damages?***

First, take immediate steps to prevent further damage and contact our agency. We will verify your coverage and give you instructions for preparing your claim. Generally, you'll be asked for repair estimates for structural damage and a list of items that will need repair or replacement. Depending on the amount of damage, an appraiser from your insurance company may need to see the damage. As with any insurance claim, keep all receipts!

### ***How can I prevent such damage in the first place?***

**Frozen Pipes:** To avoid frozen pipes, wrap pipes that are at risk in insulated heat tape and keep the building heat at an adequate level throughout the winter. If you have a power loss, however, you'll lose heat, too, so if you're away from home for more than a day or two, arrange for someone to check on things. It's also a good idea to open cabinet doors to circulate warm air to pipes on outside walls.

Also, if you'll be away for an extended period of time, drain your pipes. If you're going to be out of the home for even a short time, shut off the water supply. That way, if pipes do burst, the only water that will be released into the house will be what's in the pipes. Water won't continue to pump into the home, as often happens when pipes burst.

If pipes freeze and burst, turn off the water supply before the house warms and the water in the pipes thaws, flooding the home.

**Snow and ice buildup:** Using a long-handled snow puller, pull the snow from the roof, back just a few feet from the edge of the eaves before ice has a chance to form. By simply removing the snow along the edge of the roof, you will give melting water a chance to drain from the eaves and prevent the formation of ice dams that may damage your roof.

Do not get on the roof to remove snow buildup. This is dangerous and you could easily damage the roofing material, resulting in leaks when it rains.

We hope you will stay safe and warm this winter season!



## Be Social with Us!

- ✓ Facebook: [www.facebook.com/HauswirthInsurance](http://www.facebook.com/HauswirthInsurance)
- ✓ Twitter: [www.twitter.com/HauswirthIns](http://www.twitter.com/HauswirthIns)
- ✓ Google+: [www.google.com/+Hauswirthinsurance](http://www.google.com/+Hauswirthinsurance)





# 2014 Referral Contest

Stay tuned for new prizes in 2015!

We love helping your friends + family save on insurance!



### 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:

Geri presents November's referral prize to Angela Bruno!



### 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 November Referrals!

Caroline Wesslan

Christina Thom

Don Nachman

Greg & Christie Stein

Jillian Bell

Judy Casburi

Justin Shearer

Kevin & Pat O'Neill

Lori Parker

Miguel Dominguez

Mike Gallucci

Paul Natalicchio

Peggy Polec

Robert McFeteridge

Terry O'Connell

HAPPY HOLIDAYS!

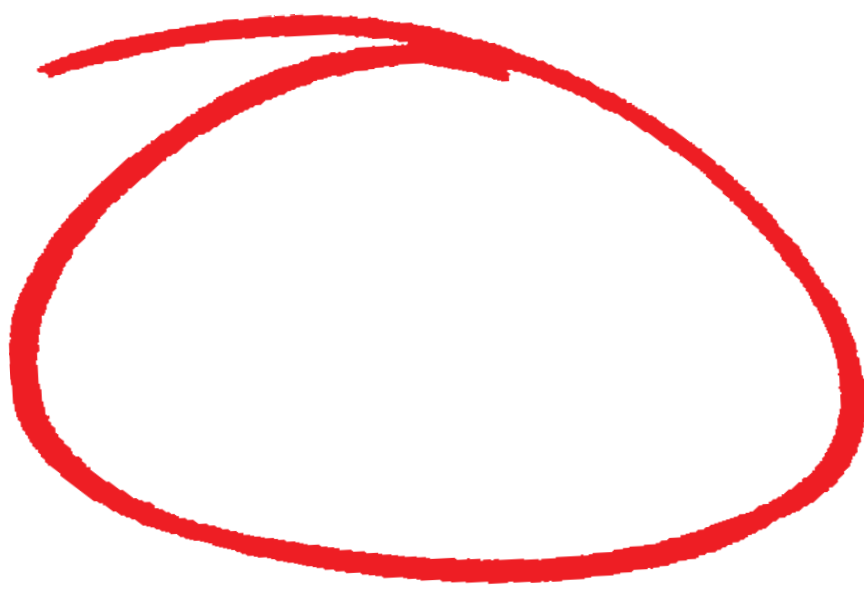


# Hauswirth & Sons

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"Geri Baier was terrific. She was courteous, respectful. She helped me tremendously. Geri saved me a total of \$843 on my homeowners insurance. It's a difference of \$70 per month off my insurance. Thank you Geri!"  
~Donna S. of Waretown, NJ

## The Hauswirth Report



"Never regret. If it's good, it's wonderful. If it's bad, it's experience." ~ Victoria Holt



### Our November Winner

Congratulations Robert Taylor!

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

### November's Trivia Answer:

The wishbone is the part of the turkey used in the Thanksgiving good-luck ritual.

## A Not-So-Trivial Pursuit

It's our last chance to stump you in 2014!

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

It's easy—simply send your answer to the question listed below to our new Trivia Coordinator, Jill Faccone. There are 5 easy ways to send your answer:

1. Email [jillfaccone@worldins.net](mailto:jillfaccone@worldins.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 is the first name of Scrooge, the main character in 'A Christmas Carol'?**