



Inside this issue:

A Free Feature You May Not Be Aware Of...	2
The Dangers of Drunk Driving	2
2013 Referral Contest	3
June iPad 2 Winner!	3
Photo of the Month	4
Trivia Winners	4
A Not-So-Trivial Pursuit	4

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The Hauswirth Report

Earthquakes, Hurricanes, and Floods... So, What's Next?

As I sit here in my office, preparing for this newsletter, the Weather Channel and NOAA are both showing that the Gulf of Mexico and Eastern Caribbean are quiet. Nothing major is coming off the coast of Africa... yet (it will be in a few short weeks). However, we cannot take anything for granted.

Most of our recent agent meetings have centered on preparing and educating you (our customers) on "What's Next?" and how we can also prepare for the next disaster ourselves, so that we can best advise you.

Folks have to remember that Hurricane Sandy was "a warning shot over the bow". By the time Sandy hit the New Jersey and New York coastlines, it was only a **Category 1 Storm** and at that destroyed 650,000

homes, 250,000 vehicles, and over 65,000 boats. It was only second to Hurricane Katrina in overall cost of property damage. Experts have already said that a Category 2 or 3 hurricane could cause financial harm to many insurance companies.

As residents of New Jersey, we all need to be doing a better job of securing our property in the event of a major catastrophic event. As I have written in the past, it's not a

matter of "IF", but a matter of "WHEN".

Earthquakes... Really?

If I told you that New Jersey has been the epicenter of 170 **earthquakes** in the last two centuries, would you believe me? Well, it's true. What's worse, the Ramapo Fault is the longest fault line in the northeastern United States. The Ramapo Fault runs from Pennsyl-

the value of your home.

I'm not saying there is an imminent threat of an earthquake, but that our job is to advise you of a potential that is not covered under your present coverage.

Excess Flood - Readily Available

Right now, the maximum you can purchase on flood coverage through

the National Flood Insurance Program is \$250,000 on your dwelling. While the banks can't "force" you to purchase more flood coverage, if your loan is higher than \$250,000, you should be concerned if your home replacement cost does exceed \$250,000.

Construction costs are increasing more now than ever and

the National Flood Insurance Program will not be meeting the needs of its customers if the values exceed the maximum. Many of our insurance companies are already suggesting \$150 to \$200 per square foot for replacement value. We have readily available markets for excess flood that can give you the proper coverage you need.

Our protection team can give you the time to answer any questions you may have. Give us a call.



vania through Hunterdon, Somerset, Morris, Passaic and Bergen counties before terminating in Westchester County not far from Indian Point Nuclear Power Plant.

Like flood insurance, earthquake coverage is excluded from your standard home insurance policy. Depending on the insurance company you are with, the buy-back for earthquake coverage could be anywhere from \$100 to \$500 depending on

Hauswirth & Sons Insurance Consultants

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~ Rich

A Free Feature You May Not Be Aware Of...

Did you know that you are just minutes away from 24/7 access to your insurance policy?

Sure, you might have all your insurance documents at home somewhere (hopefully in a safe place), but what if you're on-the-go and need to know when your policy expires or how much coverage you have?

That's why you should sign up for free 24/7 online access! You can sign up by visiting: <http://hub.am/19FLIZf>.



You can also sign up by visiting our home page, clicking "LOGIN", then +Sign Me Up.

If you have your policy number handy, you can enter it for instant access. Not sure what your policy number is or don't feel like looking around for it? Simply send your

request and you will receive your login information via email within 1 business day.

With 24/7 on demand customer service, you can get the information you need, when you need it, no matter where you are!

You can obtain forms, submit claims, and request changes to your policy on demand, 24 hours a day, 7 days a week.

Plus, you can access this information from any computer or smartphone with internet access. Our goal is to continue to supply you with outstanding service. By offering 24/7 access to your insurance policy, our services to you are not limited by our agency office hours. Your insurance information is available to you at any time via the internet and mobile devices.



Best of all, these services are available to you at no additional cost!

So sign up for free today! Visit <http://hub.am/19FLIZf> or click "LOGIN" from our website to get started!

The Dangers of Drunk Driving

In 2010, more than 21,000 people in the United States died in motor vehicle crashes involving an alcohol-impaired driver. The annual cost of alcohol-related crashes totals more than \$51 billion.

What can I do to help reduce drunk-driving incidents?

The best way to help curb the nation's drunk-driving crisis is not to contribute to the problem. If you've had too much to drink, do not attempt to drive. Instead, call for a cab or ask a sober friend to take you home. Some auto insurance companies, like Plymouth Rock Assurance, offer a benefit to customers that will reimburse them up to \$50 for a one way cab service if you are not able to drive yourself home safely.

You also should never accept a ride from someone who has been drinking. Be sure not to allow intoxicated friends to get behind the wheel of a car.

How can I protect myself from drunk drivers?

It is estimated that four million innocent people are injured or have their vehicles damaged in alcohol-related accidents each year.

To protect yourself, wear your seat belt at all times and make sure children are secured in child safety seats in the back seat. Also, be aware of the warning signs of drunk drivers.

What are the warning signs of drunk drivers?

Be cautious of any driver who:

- Makes unnecessarily wide turns
- Straddles lanes or drives on the median line
- Drives at night without headlights
- Drives at speeds below the speed limit
- Brakes erratically or stops without cause
- Accelerates or decelerates rapidly
- Nearly strikes an object or curb



What should I do if I encounter a drunk driver on the road?

If you notice a driver displaying any of the warning signs, maintain a safe distance from the vehicle and do not attempt to stop it.

Instead, note the vehicle's license plate number, the vehicle's description, and the direction in which it is traveling. Then contact the police as soon as possible. Your action could save lives. (Of course, be sure not to use your cell phone to call the police while you are driving. That isn't safe either!)

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2013 Referral Contest

Just Keep Talking!



**Thank You For
Your June
Referrals!!**

Adrienne Gold
Amy Napolitan
Bob Able
Carmello Biundo
Carmello Lerro
Charlene Brown
David Pavick
Deb Himer
Donald Calvert
Frank Dolan
Greg Broome
Greg Mann
Jack Ryan
James Balmann
Joe Appello
John Marotta
Josh Blair
Judy Peterson
Justin Schearer
Kim Bell
Kristen Smith
LouAnn Novak
Michael Moschitta
Mildred Poikans
Natalie Costa
Pam Bosch
Patti Russo
Ralph Robibaro
Randy Russell
Richard Mazzei
Rita Lasche
Terry Robinson

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!!!

June Winner:



James Balmann receives his free iPad 2!
You could be next...

**LIKE US
ON FACEBOOK**
For a Chance to Win
FREE BlueClaws Tickets!



**'Liking' Hauswirth & Sons Insurance
has never been more rewarding!**

We are constantly giving away free Blue-Claws tickets via our Facebook page.

Once you like us, you will be the first to know about our next contest!

You can also sign up via email, below.



Sign Up for Contest Updates!

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





** Get a chance to win a FREE iPad by Referring a friend to our office!
(Details inside...)*

"Your agency has always been true to its word, always searching for lower prices and better coverage and your staff is well-trained and courteous. Thank you for that!"

Mehmet S. | Forked River, NJ

The Hauswirth Report Page 4

Quote of the Day → **"Write it on your heart that every day is the best day in the year." - Ralph Waldo Emerson**

June Trivia Winner:



Congratulations Darlene Rosa!

Send us your trivia answer and you could be next!

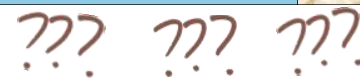
A Not-So-Trivial Pursuit

We're trying our best to stump you in 2013!

Test your knowledge with this month's trivia contest!

It's easy—simply send your answer to the question listed below to our Trivia Coordinator, Ann Fuchilla. There are 4 easy ways to send your answer:

1. Email ann@hauswirth.net
2. Fax to 609-693-4935
3. Come to our office!
4. Post the answer to our Facebook Page



Last Month's Trivia Question & Answer:



Q: How old was the person who invented the first popsicle (originally called the "Epsicle")?

A: 11 years old (Frank Epperson)

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 free pizza at Via Napoli Pizzeria in Forked River. Good luck!! ** New rules!!*

Q: The Golden Gate Bridge is painted what color? (two words)

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