



# The Hauswirth Report

## August Announcements

Get an inside look at the Hauswirth Insurance office...

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[www.hauswirthinsurance.com](http://www.hauswirthinsurance.com)

August is a different time here at our office - vacations are in full swing, kids are getting ready to go back to school, and our staff is preparing for a busy fall and winter.

As you will read on page two, we are seeing a fair amount of real estate activity at the Shore and the contractor market is doing well! This means more employment and a healthier economy. The insurance markets have been stable and carriers are willing (cautious, but willing) to insure homes and businesses along the coast. All good news.

This month we congratulate two of our employees, Maria Haas and Kacie Lipman, on their one year anniversaries here at Hauswirth & Sons Insurance! Maria is working with us in our commercial insurance department and Kacie recently moved into our personal lines group as an assistant underwriter. Anniversaries are fun in our office: flowers, balloons, and afternoon ice cream!

Our own Geri Baier will be sending her son Ricky off to York College in Pennsylvania this month as a fourth year student. Hard to believe he will graduate next year! Geri's daughter Cassidy is also going into her senior year here at Lacey

High and will be looking at colleges this fall with Mom and Dad.

Isabel Dasti in our personal lines group is sending her oldest daughter Tiffany to Mount Ida College in Massachusetts and underwriter Ann Fuchilla's daughter Stephanie (who is attending Georgian Court College



Kacie Celebrates 1 yr at H+S!

in Lakewood) has elected to spend her third year of college at sea. Stephanie will be spending her fall semester taking courses abroad the cruise ship MV Explorer, which will visit 18 cities in 16 countries (OK, I'm jealous!!!).

Last but not least, Margareth and I are slowly entering into our new role as grandparents. I think all the stories are true about that title, such as: "grandchildren are God's way of rewarding us for putting up with our own crazy children." By the time you receive this newsletter, our new granddaughter Ava Elisabeth Hauswirth will be two months old.

On another topic, we hope you will check out our new, free iPhone and Android app for Hauswirth & Sons Insurance. We have made it easier for you to contact us, obtain a quote for coverage, and report a claim. You can also access your policy 24/7 right from the app (we mentioned the free 24/7 policy access feature in our

last newsletter). This is just another convenient way for you to stay in touch with us.

To download the free app, visit the Apple iTunes store or the Android Play store and search for Hauswirth Insurance. You can also scan the corresponding QR code on page three with your smartphone to be taken directly to the app for download. (The QR Reader app is also free.)

We hope you enjoy the rest of your summer! Together with our staff, we will have an end of summer party to celebrate bottling our "team barrel" at the Bacchus Winemaking Club. Each member of our team will be designing their own wine label!

We will also continue to monitor the tropics daily to see if we have any potential storms heading our way. So stay in touch with us as we endeavor to do the same with you!



Maria's 1 Year Anniversary!



Happy two months to Ava!

### Hauswirth & Sons Insurance Consultants

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~ Rich

## Lots Happening at the Jersey Shore

One sad fact I have experienced over time happens when our nation has a recession (shhh! The "R" Word); invariably New Jersey is the first state hit and usually the last state to recover. Hurricane Sandy didn't do much to help the situation at first, but now we are finally seeing some positive activity at the Jersey Shore!

Many of the area contractors who had either downsized their businesses or closed their doors are back in the game, pumping up their payrolls and buying newer commercial vehicles. The demand for renovation or reconstruction of hurricane damaged homes is bringing many new contractors into our insurance office. In essence, the business community is picking up nicely.

We are grateful for our clients and friends who

are referring these contractors to us for coverage. And we are grateful to the many insurance companies who are providing us with reasonably priced commercial insurance packages for liability, workers compensation and commercial auto insurance.



Maria Haas in our commercial lines department has been busy writing new commercial business insurance for landscapers, carpenters, electricians, painters and plumbers. All with very competitive rates and payment plans. We can even do the State of NJ license Bonds!

For those of you who have made the decision to demolish and rebuild, please call us to discuss your coverage while under construction. We can provide you with an appropriate builders risk policy, premises liability, as well as flood insurance once you obtain your elevation certification.

If you are a contractor or know of a contractor looking for coverage (or if you would just like a [no obligation review of your current policies](#)), call Maria today at 609-693-3123.

## Practice Due Diligence with Contractors

While we have written about contractors' coverage in the article above, allow me to discuss with you the potential pitfalls in dealing with the contracting community.

Our office gets phone calls from our customers who are attempting to find the "right" contractor to re-build their Jersey Shore property or to help with renovations. While we can give you a few names of reputable builders with whom we have solid experience, there are also many contracting firms that pop up after a storm and then disappear with your \$\$ (leaving an unfinished job, or worse yet, one with poor workmanship).

What I must emphasize here is that your home insurance policy does NOT cover poor workmanship by the contractor you hired. Your only option then is to start a legal action against the person who did the work; in essence, good luck!

Raising your home to a higher elevation creates its own issues. Check the contractor's experience in raising homes—including that of his sub-contractors on the job. Get local references for this type of work.

Any contractor worth their salt should be able to provide you with references of prior work done and a valid certificate of insurance showing coverage for general liability and workers compensation. You should also check to see if the contractor has a State of NJ Contractor's License by going to <https://newjersey.mylicense.com/verification/search.aspx>.

Even after you receive a certificate of insurance which shows you, the homeowner, as a certificate holder, call the insurance agency that issued the certificate and verify that coverage is actually in place.



## Attention Lawn Care Professionals!!



If your work includes mowing, fertilizing, dethatching, aerating and pressing, and incidental light planting of shrubs and landscaped grounds maintenance, this article is for you!

We have a Lawn Care Plus program through Farmers of Salem that can be tailored to fit the specific insurance coverage needs of your business. This program offers liability, property, equipment, and tools coverages as well as endorsements for incidental herbicide-pesticide application or snow plowing coverage all under one [Lawn Care Contractor's policy](#).

In addition to your Contractor's policy, Farmers of Salem also offers Commercial Auto policies with Companion Credit Pricing when you also insure your business vehicles. They offer Commercial Umbrella policies to package coverage to further meet your business needs.

You'll get superior claims service and competitive pricing backed by the experienced Farmers of Salem team with Hauswirth & Sons Insurance Consultants providing the service and coverage you deserve in the event the unexpected happens.

Please contact Maria Haas at 609-693-3123 or stop by our office to learn more!



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# 2013 Referral Contest

*Just Keep Talking!*



**Thank You For Your July Referrals!!**

- Angela Koutsouris
- Bob Kelch
- Christine Kudlacik
- Edward Cook
- Gregory Vlachakis
- Jason Pavao
- Jason Price
- Joe Appello
- John Bottigliero
- John McKee
- Kathy Ferguson
- Kelly Hopper
- Larue Kelly
- Michael Favor, Jr
- Michael Pops
- Nichole McCombie
- Patricia Page
- Patricia Vogt
- Robert Baumley
- Robert Kozuch
- Roger Taylor
- Teimuraz Kamushadze
- Terry O'Connel
- Tom Jasovsky
- Tom Smith
- Toni Gratzel
- Wendy Dedios

## 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!!!**

## July Winner:



Congratulations **Luanne Novak!!**

### PROGRAM RULES AND DISCLAIMERS

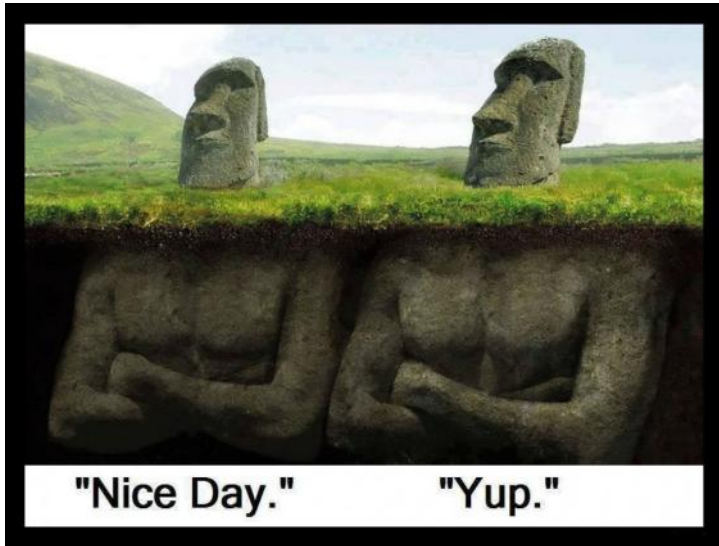
- There is no limit on the number of chances to win.
- Our contest is open to any human being on the planet who refers a friend, family or colleague to inquire about our agency.
- You do not have to be a client to receive your free \$10 gift card or to be entered for a chance to win any of the randomly drawn prizes.
- You do not have to be present at the drawings to win.
- This offer is not in connection 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 rewards and/or chances in this program.
- We are not responsible if the law says you can't win due to age or any other reason.




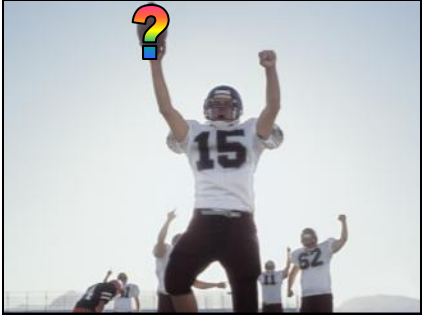




### Download Our FREE App!

Use it to contact us on-the-go, request changes, view your policy, + more!  
 (Scan the QR code or search "Hauswirth Insurance" in the app store)





*"I had the pleasure of meeting Geri, a wonderful lady. She was very helpful & worked with me to get what I was looking for in homeowners insurance—savings!!! Everything was processed & done within a few days. The follow up & customer service was excellent. I'm a satisfied customer & would highly recommend them."*  
Elizabeth T. | Forked River,

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Quote of the Day → <b>"The best luck of all is the luck you make for yourself." - Douglas MacArthur</b>		
<p><b>July Trivia Winner:</b></p>  <p><b>Congratulations Joan Mullin!</b></p> <p>Send us your trivia answer and you could be next!</p> <p><i>Rich picks our July winner!</i></p>	<p><b>A Not-So-Trivial Pursuit</b></p> <p><i>???</i> <i>???</i> <i>???</i></p> <p><i>We're trying our best to stump you in 2013!</i></p> <p>Test your knowledge with this month's trivia contest!</p> <p>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:</p> <ol style="list-style-type: none"> <li>1. Email ann@hauswirth.net</li> <li>2. Fax to 609-693-4935</li> <li>3. Come to our office!</li> <li>4. Post the answer to our Facebook Page</li> </ol> <p>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!! <i>* New rules!!</i></p> <p><b>Q: In the 1950s, the NFL experimented with what new color for their footballs?</b></p>	
<p><b>Last Month's Trivia Question &amp; Answer:</b></p> <p><b>Q:</b> The Golden Gate Bridge is painted what color?</p> <p><b>A:</b> International Orange</p> 		
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