

March 2012

News and Tips to Make Your Life Easier, Safer, and Happier...



Special points of interest:

- Is Your Bling-Bling Insured?
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- Why You Should Consider Purchasing a Personal Umbrella Policy Today!
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- Our Second Kindle Fire Winner!! You Could Be Next!
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Want to see what Rich thinks about Rental Car Insurance?



Scan this!

The Hauswirth Report

Bling-Bling

Over the last 30 years, Margareth and I have seen virtually every conceivable type of claim involving the loss of jewelry that has large amounts of sentimental value. We have also personally experienced a loss of a special bracelet that I gave to Margareth several years ago. Regrettably, a clasp on the

bracelet or ring that they would not wear on a daily basis. Several of our clients have experienced the horror of coming back to their motel room and finding that someone had used the passkey, entered their room, and had gone through their personal belongings and stolen everything of value.

rangements with the firm of DeNatale Jewelers located at 11 Lacey Road in Forked River (609-693-5068). The owner, Blase DeNatale, has kindly offered to give customers of Hauswirth & Sons Insurance a 10% discount off the cost of an appraisal when you mention our name.



bracelet came loose and fell off her arm without her knowing about it and it had to be replaced. We were glad we had purchased the right coverage for that item.

If you have received an expensive gift, you should contact your insurance company immediately in order to determine whether additional insurance is available and whether you need to obtain an appraisal or just a store receipt to add it to your policy.

Standard home insurance and renters insurance policies include coverage for jewelry and other valuable items such as furs. However, many policies limit the dollar amount of coverage for theft, or loss due to a covered peril, of such items to \$1,000 or \$2,000.

Too many times people go on vacation and they decide to bring with them a special necklace or

To properly insure jewelry and other expensive items, consider purchasing additional coverage through a floater or an endorsement to your home insurance policy. With floaters or endorsements, you are also covered for "mysterious disappearance." Someone entering your motel room and stealing your belongings without any signs or forced entry would be considered mysterious disappearance. There are no deductibles and frequently you would have the option of having the insurance company replace the item for you.

Prices for floaters and endorsements to cover your jewelry will vary depending on the type of jewelry, the insurance company you choose, and where the item will be kept. In addition to jewelry, floaters are also available for furs, fine art, musical instruments, and even golf equipment.

Jewelry that was purchased several years ago will need to be appraised for the current dollar value. Our office has made ar-

rangements with the firm of DeNatale Jewelers located at 11 Lacey Road in Forked River (609-693-5068). The owner, Blase DeNatale, has kindly offered to give customers of Hauswirth & Sons Insurance a 10% discount off the cost of an appraisal when you mention our name.

One final thought that you should consider with your jewelry: Please store your jewelry in a secure location, especially if you do not plan to wear the item on a regular basis. Consider keeping it in the safe deposit box as well. Also, expensive items can go up and down in value—talk to us about how to make sure the dollar amount of your floater or endorsement reflects these changes.

As always, we're here to give you advice on how best to protect what matters most in your life. Please don't hesitate to pick up the phone and call us (609-693-3123) if you have any questions about your current coverage or how best to protect yourself.



Blase DeNatale, owner of DeNatale Jewelers, and Rich Hauswirth at the jewelry store in Forked River.

Hauswirth & Sons Insurance Consultants

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Why BASIC Insurance is NOT ENOUGH!

REAL-LIFE EXAMPLES OF PERSONAL UMBRELLA CLAIMS

In years past, we have written to our customers and friends about the need for an additional layer of liability over your auto and home and boat insurance. This is where a personal umbrella policy comes in. In our opinion, **it is a necessary addition to the insurance protection for most of our customers.**

So, in an effort to explain this important coverage, we thought that we would relate to you some real consequences of situations where an excess liability or personal umbrella policy would come into play.

Claim Scenario #1: A group of people were having a picnic at a neighbors' house. As time progressed and some people were having "too much of a good time", the homeowner, feeling the effects of too many adult beverages, stumbled and stepped on the ankle of a 28-year-old female who suffered a severe fracture to her ankle and foot. She is a medical professional who works on her feet all day long and, even with physical therapy and surgery, will never be able to withstand working on her feet for an eight hour hospital shift. **The insured's homeowners liability limit was maxed out** and a portion of the personal umbrella policy was paid.

Claim Scenario #2: The claimant, age 2, was on the property of the insured with his grandparents. They were there to care for two horses owned by the

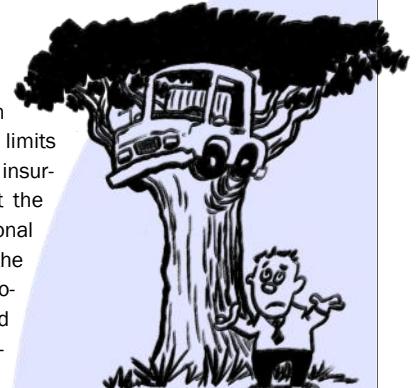
insureds, who were out of town on vacation. The claimant was kicked by one of the horses, taken to the emergency room, and then airlifted to a larger hospital. The claimant was given a 5% chance of survival and underwent surgery for a cracked skull, with 30% damage to the right side of his brain. He survived and is residing in a neighboring state at a rehabilitation center. **The insured's personal umbrella policy limit of \$2 million was paid.**

Claim Scenario #3: An older claim from the state of New York involving a husband and wife living in a residential neighborhood with a fenced-in backyard for their dog. The dog was a Rottweiler and was usually very active. The next-door neighbor was an 80-year-old widow who was in her garden one day watering her plants and somehow the commotion agitated the dog next door. The Rottweiler managed to escape the backyard fenced-in area and attacked the widow by biting on her arm. A neighbor across the street heard the screams for help and managed to subdue the animal and call 911. The woman suffered severe injuries to her arm and also went into shock. The widows' family brought an action against the neighbor who owned the dog and **a judgment was rendered in excess of \$750,000. There was no personal umbrella purchased.**

A personal umbrella is often referred to as peace of mind coverage. The above three claims show real consequences of situa-

tions that can quickly exhaust the limits on a home or auto insurance policy. Without the protection of a personal umbrella policy, the net worth of the people involved would have been threatened. Premiums can be as low as \$155 per year for \$1,000,000 coverage for house and two cars. Higher limits available.

We now represent several preferred markets who offer a standalone personal umbrella, which means you can keep your current homeowners/auto insurer and carry this umbrella as a separate policy. Too busy to come into the office? Geri or Isabel are available to give you a quote on the phone. They can even handle the paperwork via email or regular mail. Credit card options are available as well as quick turnaround time. **Take the time to buy some "peace of mind."**



**LIFE HAPPENS-
BE PREPARED!!**

Do you have questions about your current insurance policy? Are you interested in a quote on a policy you don't have with us?

**Give us a call today:
877-329-3261**

We're always happy to help make sure that when life happens, you and your family are prepared and properly protected.

Call for an Umbrella Quote today!
Toll-free:
(877) 329-3261



The Health Corner: with Dianna Sampson

THINK YOUR SMALL BUSINESS IS TOO SMALL FOR GROUP HEALTH INSURANCE?

Small employers are often surprised to learn that **their business is eligible for group health insurance with as few as two employees** (working 25 hours or more per week). Consider the following scenario: Your employee is married to a teacher or has coverage through another employer's plan. They can waive off your plan, and **YOU will still be eligible to enroll in a group plan (you are considered a group of two eligible employees even if only one is enrolling coverage).**

Learn more about group health insurance by checking out our new website: www.needhealthinsurance.biz and be sure to call or email Dianna with your questions. If you would like a quote, you can call, fill out the quote form on our website, or simply forward a census of eligible employees (anyone working 25 or more hours) to Dianna@hauswirth.net. Census needs to include name, date of birth, coverage needed (single, parent/child(ren), husband/wife, or family).

Do you know anyone who owns or is starting a small business (with 2-50 employees)? Please share our newsletter with them. If they call for a quote, we will be sure to enter you into our monthly referral drawing!! (see details on page 3 or visit <http://tinyurl.com/ReferHauswirth>)

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2012 Referral Contest

Just Keep talking!



**Thank You For
Your February
Referrals!!**

Alin Slaff
Allan Whitlock
Ann Marie Franz
Anthony Repice
Cathy Castillo
Charlene Brown
Colin Roberts
Debra Himber
Dick Dawkins
Henry Franz
James Caralone
Jean Marie
McSpeddon
John Bottigliero
Joy Bearden
Karen Murphy
Kathleen Dundon
Kenneth Bier
Kevin Trainor
Lisa Feher
Lois Sandavol
Megan O'Hare
Mike Moschitta
Monice Loff
Nancy Wolf
Neil Robinson
Pam Volek
Phyllis Merchant
Robert Concia
Rosemary Barris
Stanley Anderson
Steven Echavarry
Tom Smith
Wendy Calder

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!!
3. For each referral we receive, we'll donate \$5 in Your Name to the Lacey Township Food Bank!!! (Let's see our Goal Thermometer grow!)

NEW Prize!!



February Winner:



The next winner of our all-new Referral Contest is Kathleen Dundon—**Congratulations!**

You could be next—there's still 10 chances to win!



To see an exclusive video from Rich, visit:
<http://tinyurl.com/ReferHauswirth>

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Rich: "Hey, I really think I've got the hang of this whole appraisal thing!"

Blase DeNatale: "... I think you should stick to your day job..."



Need Your Valentine's Day Jewelry Appraised? (see lead article on page 1)

While Rich may think he has the hang of appraisals, trust Blase DeNatale of Blase DeNatale Jewelers with your appraisal and save!

"I talked with Isabel about a homeowners policy & she was able to save me \$1,000.00 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 & through the mail."

Richard M. | Waretown, NJ

The Hauswirth Report

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Quote of the Day →

"Smile! It increases your face value." - Robert Harling

February Trivia Winner!

Trivia winner
Noreen Heatley receives a complementary bottle of Hauswirth Cellars Wine.



Last month's trivia question and answer:

Q: What is the close-up image?

A: A pool table!

A Not-So-Trivial Pursuit

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

Did you know that March is National Caffeine Awareness Month? Test how much you know about this chemical substance with our coffee-themed 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 has more caffeine: dark, medium, or light roasted coffee?

???



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