

June 2013

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



### Inside this issue:

Get the Most Out of Your Summer: Call Ahead	2
Customer Spotlight	2
2013 Referral Contest	3
May iPad 2 Winner!	3
Photo of the Month	4
Trivia Winners	4
A Not-So-Trivial Pursuit	4

### Contact Us by:

**Phone:** 609-693-3123  
877-329-3261

**Fax:** 609-693-4935

[www.hauswirthinsurance.com](http://www.hauswirthinsurance.com)  
[www.needcarinsurance.net](http://www.needcarinsurance.net)  
[www.needhealthinsurance.biz](http://www.needhealthinsurance.biz)

Need a refresher from the summer heat? Stop by our office for a free Klondike Bar to cool you off! (our freezer is stocked!)

Bring along a copy of your auto policy and Geri or Isabel will try to save you some \$\$\$!!

# The Hauswirth Report

## Hurricane Season 2013: Not an "IF" ... a "WHEN"!

Hard to believe that it's been seven months since Superstorm Sandy hit our coast and even harder to believe that June 1 is the start of another hurricane season. **Regretfully, all the experts have publicly stated that this will be a very active season**, thanks to the much warmer Atlantic Ocean temperatures.

The warmer ocean leads to a greater threat of thunderstorms, which leads to a greater likelihood of tropical depressions. At this point, it does appear that **it will not be a question of "IF" there will be a serious Atlantic Coast storm, but "WHEN" it will occur** and then how we can best prepare for it.

In a recent press release from the National Oceanic and Atmospheric Administration (NOAA), they stated there is a 70% chance of 13 to 20 "named storms" with winds of 39 mph or greater. Of these "named storms," 7 to 11 could produce a hurricane (winds of 74 mph or greater) and 3 to 6 could potentially become a major hurricane with winds exceeding 111 mph. **These storm statistics are well above the seasonal average of 12 "named storms."**

Between now and the end of the year, our office will be writing significantly about storm preparation to help make sure you are prepared for the 2013 Hurricane Season.

You can expect to learn how to prepare your home and your family before a storm hits, precautions to take during a serious storm, and measures to take after the storm has occurred.

**One area of great concern during Superstorm Sandy was the extensive amount of losses caused by falling trees.** The ground became saturated with rain water and combined with the excessive wind, thousands of trees were totally uprooted. Many trees did extensive damage to adjoining homes and outbuildings while others just top-

pled over on the ground without causing any damage at all.

**One of the best pieces of advice I can share would be to make your trees more wind resistant** by removing diseased or damaged limbs and strategically removing branches to allow the wind to blow through. Many homeowners have already elected to take down trees in their yard to avoid problems in the future.

Several other things you can do to minimize losses to your home and ensure your family's safety include:

### Safeguard Your Possessions

Create a personal flood file containing information about all your possessions and keep it in a secure place (such as a safe deposit box or waterproof container). The file should have:

- **A copy of your insurance policies with your agent's contact information.** (Many clients came in during Sandy thinking we wrote their home AND flood policies to find out that one policy was with another agent and we could not handle both claims — some had no contact info for their other agent.) *Know who writes what policy — or let us handle both policies for you!*
- **A household inventory.** For insurance purposes, be sure to keep a written and visual (i.e. videotaped or photographed) record of all major household items and valuables, even those stored in basements, attics, or garages. *These documents are critically important when filing claims. You can download a free home inventory worksheet* (that includes instructions) from our website. Visit: <http://hub.am/177smxR> or [www.hauswirthinsurance.com](http://www.hauswirthinsurance.com) and search "home inventory."
- **Copies of all other critical documents**, including finance records or receipts of major purchases.

### Prepare Your House

- **Make sure your sump pump is working** and then install a battery-operated backup in case of a power failure. Installing a water alarm will also let you know if water is accumulating in your basement.
- Clear debris from gutters and downspouts
- Anchor any fuel tanks.
- **Raise your electrical components** (switches, sockets, circuit breakers, and wiring) at least 12 inches above your home's projected flood elevation.
- Place the furnace, water heater, washer, and dryer on cement blocks at least 12 inches above the projected flood elevation and move furniture, valuables, and important documents to a safe place.

### Make a Family Emergency Plan

- **Create a safety kit** with drinking water, canned food, first aid, blankets, a radio, and a flashlight.
- **Post emergency phone numbers** near the phone and teach your children how to dial 911.
- **Plan and practice a flood evacuation route** with your family. Know safe routes from home, work, and school that are on higher ground.
- Ask an out-of-state relative or friend to be your emergency family contact.
- Have a plan to **protect your pets.**
- **Download our free Hurricane Disaster Plan Checklist.** Visit: <http://hub.am/1aE3dla> or search "Hurricane Checklist" from our website.

After any disaster, we all "think" about being better prepared "next time." With a new hurricane season upon us, it is time to put a real plan into action — hopefully being better prepared will be the BEST INSURANCE against any future disasters at the Jersey Shore.

### Hauswirth & Sons Insurance Consultants

332 Route 9 | Forked River, N.J. 08731 | (609) 693-3123  
[www.hauswirthinsurance.com](http://www.hauswirthinsurance.com) | [www.hauswirthinsurance.com/blog](http://www.hauswirthinsurance.com/blog)

## Get the Most Out of Your Summer by Calling Ahead

We care about our clients, and we place a high priority on interpersonal interactions. Our goal is to be helpful, and our team works hard to give you personal attention when you come into our office.

You are *always* welcome to stop into our office, but we really hate to see you have to wait when we are all working with other clients. If possible, **please consider giving us a call ahead so we will be available to service your needs as quickly as possible.** We want to resolve your insurance needs ASAP — and get you back to enjoying your summer!

It would be particularly helpful to our team if you would call ahead if you need assistance in filling out paperwork for claims or making late payments on policies.

### Save Time and Make Payments Directly to the Company

Please *read* your invoice and make the check out to the *company* on the bill — we get so many checks made out to Hauswirth & Sons, which then need to be deposited before our office and write a check to send in to the company (this delays your payment getting to the company).

If you are running close to the due date on your insurance payment, please consider making the payment online with the carrier. **Payments brought in to our office still have to be mailed and can take 7-10 days to be posted by the company.** If you are paying online with checks from your bank account, please remember these checks also take 7-10 days (do not schedule to have them sent on the due date!!).

**The quickest way (and the best way to avoid a check being delayed in the mail) is to pay online.** To make life easier for you, the websites for payment options and phone numbers are listed below. This information is also available on our website (click Customer Service, then Billing).

To make it even more convenient, please consider adding these important numbers to your cell phone — or cutting it out to put on your fridge (my favorite place for all important info)!!

—Margareth

### Insurance Company Billing Information

#### Farmers of Salem

[www.farmersofsalem.com](http://www.farmersofsalem.com) | 800-498-0954

#### Farmers of Flemington

[www.farmersofflemington.com](http://www.farmersofflemington.com) | 800-842-5032

#### Franklin Mutual

[www.fmiweb.com](http://www.fmiweb.com) > My Account | 800-336-3642 | 7:30-4:30

#### Narrangansett Bay

[www.nbic.com](http://www.nbic.com) | No phone payments | Call 800-343-3375 #3 for billing questions from 8:30-4:30

#### Norfolk & Dedham

[www.ndgroup.com](http://www.ndgroup.com) | No phone payments | Call 800-688-1825 for 24 hour access to up-to-date billing information

#### Mercury

[www.mercuryinsurance.com/payments](http://www.mercuryinsurance.com/payments) | 800-503-3724 | 5-10

#### Plymouth Rock (Palisades)

[www.plymouthrocknj.com](http://www.plymouthrocknj.com) > Quickpay (top right) | 800-696-2858

#### Progressive

[www.progressive.com/online-customer-service](http://www.progressive.com/online-customer-service) > Make a payment 800-776-4737

#### Travelers

[www.mytravelers.com](http://www.mytravelers.com) | 800-842-5075

## Customer Spotlight: A Cool Local Business!

Have you ever broken your iPad or iPhone and thought you just had to bite the bullet and buy a new one? Well... now there is an alternative!!!!

Lacey Township resident Wayne Mason runs iCracked, an iPhone and iPad repair business. He is an iCracked Certified iTech (that stands for technician) and is the crème de la crème of mobile device repair. He has been a client of ours for several years and has entrusted us with both his personal and commercial insurance needs.



Wayne recently fixed my iPhone screen which had some bad scratches on

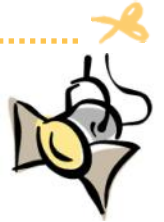
it. He can even get a water-logged phone up and running! In many instances, his repairs are even less expensive than buying cell phone insurance from the wireless store.

You can rest assured that your damaged iPhone, iPad, or iPod Touch will be in good hands. Whether it needs to be repaired, replaced, or upgraded, your satisfaction is guaranteed, backed by a 99 year warranty, and manufactured to exact standards.

As a mobile technician, Wayne can come to you for the repair so you get the knowledge and skills you need with the convenience you desire.

I am excited to have Wayne Mason as a customer and to support this cool local business that is like no other. You can connect with iCracked on Google+, Facebook, and Twitter (@iCracked) or visit [www.icracked.com](http://www.icracked.com) to learn more.

For excellent service provided by a great technician, give Wayne a call at 609-384-3107 or email [wmason13@gmail.com](mailto:wmason13@gmail.com).



—Rich

Follow Hauswirth & Sons Insurance Consultants:





# 2013 Referral Contest

Just Keep Talking!



**Thank You For  
Your May  
Referrals!!**

**Anthony Puglia**

**Bob Kelch**

**Carmela Lerro**

**Cesna Statt**

**David Spade**

**Dennis Wagenblast**

**Diane Spatafora**

**Dominick Guido**

**Donna Robertson**

**Grace Giglio**

**Greg Broome**

**Greg Fevola**

**Gwynne Bowen**

**Joseph Daily**

**Josh Blair**

**Karen Tellman**

**Kelly Hansen**

**Kelly Tripet**

**Kristie Maher**

**Kristie Marino**

**Mary Gorges**

**Mike Moschitta**

**Pat Del Prete**

**Patrick Lamorte**

**Renee Gurgacz**

**Susan Brennan**

**Tom Smith**

**Tom J. Smith**

**Walter Yednak**

## 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!!!

## May Winner:



**Bill Adesso** receives his free iPad 2! We've almost given away half our iPads for the year!

**LIKE**

**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 BlueClaws 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





*"Just had to let you know what a great job you all do. You have saved me money on my car insurance for two years now. Switching to Hauswirth & Sons was a great move."*  
Steve F. | Tuckerton, NJ

<b>The Hauswirth Report</b>		Page 4
Quote of the Day → "Ah, summer, what power you have to make us suffer and like it." - Russel Baker		
<p><b>May Trivia Winner:</b></p>  <p><b>Congratulations Nicole Spaloss!</b></p> <p>Send us your trivia answer and you could be next!</p>	<p><b>A Not-So-Trivial Pursuit</b></p> <p>??? ? ? ? ?</p> <p><i>We're trying our best to stump you in 2013!</i></p> <p>Memorial Day brought the unofficial start of summer, and the weather has certainly made it feel that way! How much do you know about this popular summer treat? Test your knowledge!</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!!</p> <p><b>Q: How old was the person who invented the first popsicle (originally called the "Epsicle")?</b></p> <p><i>* New rules!!</i></p>	
<p><b>Last Month's Trivia Question &amp; Answer:</b></p> <p><b>Q:</b> In 1905, the US Army took the first aerial photographs. What kind of aircraft was used?</p> <p><b>A:</b> A Kite</p> 		
<p>Follow Hauswirth &amp; Sons Insurance Consultants:</p> <p>  www.facebook.com/HauswirthInsurance          www.twitter.com/HauswirthIns          www.gplus.to/HauswirthInsurance       </p>		