



THE HAUSWIRTH REPORT

Protect Your College Grad With the Right Insurance

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Quick Tip:

- If your work day includes long periods of time in front of a computer, be sure to take some steps to keep healthy.
- Drink plenty of water and stay away from sugary and caffeine loaded drinks.
- Try to step away from your computer at least once every two hours.
- If you are able, take a short five to ten minute walk each time you take a break.
- Finally, be sure to keep healthy snacks in your computer area. Between meals, munch on fruit, nuts, pretzels, protein bars, or low-fat popcorn.

College graduation is an exciting time for students and their parents alike. And, while it's easy to be immersed in graduation parties and focused on first-job jitters, it's a time of major transitions and big decisions, and it's essential to prepare graduates for what comes next.

One area new college graduates need to address is insurance. As insurance professionals, we know insurance can be a confusing topic. We also know that seemingly small missed details can result in very large losses. We want to ensure your college graduate is protected before heading out into the real world, so we have compiled the following pointers.

Review your family's current insurance. The first step when considering insurance for your new graduate is evaluating the coverage you currently have. Make an appointment with your agent, who can advise on whether it's appropriate given the pending changes, and whether it will cover your son or daughter.

Know the law. Most states require drivers to have auto insurance, and most of those have minimum policy limit requirements. Research the law in your son or daughter's state, or consult with your agent, to make sure they are covered adequately.

Read your lease. Many apartment, condominium and home rental properties require tenants to maintain a certain level of renter's insurance, which covers the contents of the home in the event of a robbery, fire, or other loss. Make sure you know the terms of your son or daughter's



new lease, and insure them accordingly.

Don't end up liable. Any home renter or owner is exposed to liability risk. To ensure there is adequate coverage in the event someone gets injured on your son or daughter's property, speak with your agent about liability insurance.

Don't gamble! Never go without. It's simple: your son or daughter should always have insurance in place. Be sure to discuss with your agent what types they need.

Know your company benefits. Many college graduates move straight into the workforce, and most companies have benefits. Study the company's human resources handbook to learn what benefits are available, when they go into effect, and what their limitations are.

We congratulate you on the graduation of your daughter or son! Please contact us at 609-693-3123 with any questions, or to request a review of your family's insurance portfolio.

Featured Client GRM

At GRM Document Management, we're honored to be featured in this newsletter. It's been nearly 30 years since GRM began offering cutting-edge information management services, and World Insurance Associates (parent company of Hauswirth & Sons Insurance) has been part of that journey, providing our every insurance need.

With over 6,500 clients across the country, GRM is known for exceptional customer service and its "blended" portfolio of integrated information services for both paper and digital media. These services include:

- Document Storage
- Paper-to-Digital Migration
- On Demand Scanning/Imaging
- SaaS-based Enterprise Content Management
- Certified Document Destruction
- Business Workflow Automation
- Blended Healthcare and Back Office Solutions
- Data Protection and Disaster Recovery

Every GRM customer receives, FREE OF CHARGE, eAccess, our remote, information management and inventory control web portal. It's incredibly easy to use and full of convenient, productivity-enhancing features. Users can view activity, place searches and orders, create reports, pay invoices, establish retention schedules and manage compliance enforcement whenever needed—24 hours a day, seven days a week. Better yet, eAccess is customizable to suit the unique requirements of each and every business, no matter how big or small.

To learn more, contact us at www.grmdocumentmanagement.com/contact-us or call toll-free at 866-947-6932.

Insurance Savings Tips

Making Smart Savings Choices

In today's unsettled economy, many people are looking for ways to stretch their money—but sometimes this includes altering insurance coverages to dangerously low levels or eliminating coverage entirely. If you're thinking about changing your coverage to save money, consider these key issues below — and give us a call. We can help make sure you've got the right protection at a price you can afford.

Make sure you're getting the appropriate discounts and credits: Most insurers offer a variety of policy credits and account discounts that can translate into significant savings — without endangering the level of protection you need for your home, autos and other valuable property. And often, if you purchase multiple policies through the same insurance company, you'll receive further discounts. People who own motorcycles or boats and who complete approved safety courses can qualify for discounts, and families with teen drivers who earn good grades in school may qualify for auto policy discounts.

Increase deductibles for cost savings: Only a small percentage of homeowners have claims in any given year, so you might consider increasing your deductible.

Specialty lines coverage options: Own a classic car or RV? If their use is seasonal, you can typically reduce your coverage to liability only during the off-season, then add full coverage only when you are actually using the vehicle.

Full payment on policy: Depending on your financial circumstances, you may be able to make lump-sum payments instead of partial premium payments, such as monthly or quarterly. Partial payments often include small transaction fees, so paying the full amount can eliminate those extra costs.



Some Decisions To Avoid

It is just as important to understand what not to do as you look for cost savings. Here are some scenarios you should avoid:

It may be unwise to carry only the minimum state-required amount of uninsured/underinsured motorist coverage on auto policies, or to cancel it entirely if it is not required in your state: According to the Insurance Research Council (IRC)*, the correlation between the percentage of uninsured motorists and the unemployment rate is high — when the economy is struggling, more people go without insurance. You want to make sure you're protected in this instance.

Ignoring renters insurance: This coverage is often overlooked no matter what shape the economy is in. Landlords' policies generally only cover the structure, not the individual renters' contents. Imagine having to replace furniture, clothing and other personal property out of pocket because you excluded this essential, affordable coverage and then suffered a devastating loss from a burglary or other covered event.

Saving money is important, but so is making sure that what you've got is protected. If you're looking for ways to save, or want to review your coverages, give us a call!

**Insurance Research Council, January 21, 2009*

Have a Safe Memorial Day Weekend!

Memorial Day marks the beginning of the summer recreation season. Unfortunately, it can sometimes be a time for accidents. Make sure that you and your family are safe this Memorial Day weekend by remembering these simple safety tips.

Drive Safely

More people will be on the road on Memorial Day weekend, making for congested roads and highways. Don't forget to always wear your seatbelt and observe all posted traffic signs and speed limits. It is especially important for children to be in proper child safety seats in your car. And never drink and drive.

Play Safely

If you are going to be spending time near or on the water, don't forget to be safe. If you will be on a boat, wear a life jacket, follow all boating rules, and don't operate a boat while drinking. If you will be swimming, remember to swim with a buddy, swim only in safe water, and never dive into shallow water. All children should be supervised at all times around any type of water. If you will be spending any time in the sun, don't forget to use sunscreen and wear a hat.



2016 Referral Contest

You Choose!

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:

- For each referral you send, you will automatically receive a \$10 Wawa Gift Card!
- You are also automatically entered in the monthly drawing for YOUR CHOICE of 1 of 3 prizes:



Apple iPad Mini 2

OR



\$150 American Express Gift Card

OR



GoPro HERO3: White Edition Camera

- Plus, for each referral we receive, we'll donate \$5 to our 2016 selected charities in Your Name!

2016 Charities

New Charities!!

- Feed My Starving Children - Turn Hunger into Hope with Your Own Two Hands.
- Wounded Warrior Project - The greatest casualty is being forgotten.®
- Animal Welfare Institute - Dedicated to alleviating the suffering inflicted on animals by humans.

Meet the latest winner:

Maggie presents Susan Bellettier with her prize, an Apple iPad 2!

Your friends will thank you:

Referring us to your friends and family members means you're helping them too. We will compare insurance prices and look for potential coverage gaps to ensure they have the best protection at the lowest possible price.



For program rules and disclaimers, visit our website: www.hauswirthinsurance.com/refer

Thank You for Your Referrals!

Greg Fevola
Jane Loihle
Jeanine Cicardo
John Bottigliero
Jon Rudolph
Kim D'Addario
Robert Bea
Robert W. Soehl
Stephanie Baumley
Susan Bellettier
Amy Napolitano
AnnMarie Zaccaro
Charles Waters
Dan Norton
David Spade
Debbie Eldridge
Jay DeYonker
Joy Bearden
Kim Valenti
Lois Sandoval
Patricia Schlatmann
Rich Fingerlin
Rosemary Urso
Stacia Hanley
Steven Hibbs
Sue Sendner
Walter Yednak
Wendy Calder

REMINDER!!

Please consider calling ahead for an appointment so we will be able to service your needs as quickly as possible. While you are *always* welcome to stop into our office, we really hate to see you have to wait when we are all working with other clients.

Our goal is to be helpful, and our team works hard to give you personal attention when you come into our office. **Thank you!**

Hauswirth & Sons

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Carpooling
You're doing it wrong.

“ Hauswirth & Sons came through for me at very short notice, when I needed house insurance for a house closing. Barbara Kroegeer was very efficient and helpful. She saved me money by comparing rates. Thank you so much.

—Anita Kraft, Toms River, NJ ”



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The Hauswirth Report

"The true perfection of man lies not in what man has, but in what man is." ~Oscar Wilde



Our March Winner

Congratulations to Patrick Barletta!

Receptionist Maggie Cacchione presents Patrick with a bottle of Hauswirth Cellars wine, and you could be next - just send us your answer!

March's Trivia Answer:

The first St. Patrick's Day parade was held in New York City.

A Not-So-Trivial Pursuit

We're trying our best to stump you in 2016!

Test how much you know about animals with this month's trivia question!

It's easy—simply send your answer to the question listed below to our Trivia Coordinator, Kacie Augustine.

There are 5 easy ways to send your answer:

1. Email kacie@hauswirth.net
2. Call 609-693-3123
3. Fax to 732-380-0900
4. Come to our office!
5. Post to our Facebook Page (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 land animal has the largest eyes?

