



THE INSURANCE INSIDER

Enjoy Safe Travels With Your RV This Summer

W A WORLD INSURANCE ASSOCIATES LLC COMPANY

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Quick Tip:

- Entertaining outdoors during the summer can be a real pleasure, but it does often involve more work.
- To make things easier, organize your outdoor living space.
- Clean your grill and stock a cabinet nearby with all your barbecuing tools.
- Have an ice chest handy to minimize trips into the house for beverages.
- Place all your gardening tools, equipment, and chemicals out of sight in a shed or storage container.
- Finally, store your hose in a hose pot or on a rack off the ground to minimize trips and stumbles.

Summer is here, and that means trips with the family in your RV! Whether you're heading to a nearby campground for the weekend or planning your getaway a lot farther from home, you'll want to make the trip safely.

At Hauswirth & Sons Insurance Consultants, we want you to travel safely too. Here are some great tips to help you get out there and back without worry, because nothing can ruin an RV trip faster than trouble on the road.

First, know your ride—even if you're just along for the ride. Of course, knowing the features (and limitations) of your RV is the first step to safely driving it. Are you towing a car? Be mindful of how that will affect your stopping power and maneuverability. Know the dimensions of your vehicle to help with parking and any tight spots you might encounter on the road. Make sure that you can fit under the overpasses and bridges on your route.

And even if you're just a passenger, it's a good idea to learn how to drive the RV as well. You might need to take over in an emergency or other situation.

Maintenance, maintenance, maintenance. Just like a car, keeping your RV well-maintained is extremely important. Are your tires in good shape and properly inflated? If you're towing a car or boat, do you need additional braking power? Are your mirrors angled correctly? Is your safety equipment (for example, your fire extinguisher) in good working order? Doing a walk-around and conducting some quick checks before you leave can save you a lot of frustration down the road.

Down the road! Your RV is much bigger than a car, of course, and that means you need to act more carefully when you're driving it.

- Know your blind spots and use caution when changing lanes, merging, or turning.
- Be patient and aware at all times. Consider installing a rear camera to help give you a complete picture of your surroundings.
- Other vehicles may act aggressively to get around you, and sometimes will cut you off once they have passed. Prepare for these situations and understand that



many drivers don't realize that you need additional space in front of the RV.

- Because your vehicle is far heavier than others, it picks up speed faster when going down hills or mountain passes, so keep an eye on that speedometer.

What about parking?

- It's best to have someone guide you into a parking spot. If you don't have anyone with you, check out the area before you try to pull in.
- Practice turns and backing up before you leave on your trip.
- Of course, never park for the night in an area unless you have approval or know that it's safe.

Need to learn more? Consider taking an RV driving safety course, if possible. At the very least, practice in a large parking lot before hitting the road. Taking a little time to learn how best to drive your RV or improve your skills can have a big impact for you and your family!

Remember to give us a call at 609-693-3123 when you need coverage for your RV or anything else. We're here to help!

Additional Resources

You'll find a lot of helpful resources online for RV owners. We like:

- Good Sam Club: www.goodsamclub.com
- Family Motor Coach Assoc: www.fmca.com
- The list of RV clubs: www.rv-clubs.us/rv-clubs.html

How to Protect Your Most Cherished Possessions

If you're like most people, there are certain items you own that you can't imagine ever losing—possessions you deeply cherish or those that would be impossible to replace due to the cost of re-purchasing the item or simply because they're irreplaceable.

While your homeowners insurance is invaluable for covering the loss or destruction of many of your belongings (as well as damage to your home's structure), your policy might provide only partial coverage for your most cherished items.

The good news is that you can still protect the things that matter to you most, even if they're not fully covered under your homeowners, with a scheduled personal property endorsement that is tailored to meet your specific needs.

Not an easy name, but it can help you sleep better at night.

A scheduled personal property endorsement is not something that everyone talks about, but we at Hauswirth & Sons Insurance Consultants can help you determine if it would be a good fit for you. The first step begins with you. Look around your home and make a list of your cherished possessions. Be sure to consider the following:

- Jewelry
- Antiques
- Art
- Collections
- Musical instruments
- Silverware/China
- Autographed items
- Rare or one-of-a-kind items



Once you have taken an inventory, make the time to talk with

us. We are always here to help you determine if your prized possessions need more coverage than your current policy provides.

Please keep in mind that it is wise to complete an inventory every year or so, because it's easy to acquire new items over time that should be added to a scheduled personal property endorsement. It could be tragic to find yourself in a situation rendering you unable to replace what matters most to you.

Did You Know About Our Birthday Raffle?

If you have more than one policy with us, in your birthday month you are automatically entered in our drawing to win a \$50 American Express gift card!! Check out our latest winner, Susan R., below.



Backyard Safety Tips

The sounds of summer always include children playing outdoors. To ensure that your children will be safe as they enjoy their summer vacation, use this checklist to inspect your backyard swing set and play equipment.

--Are the bolts tight? Be sure to tighten all bolts before your children use the equipment.

--Do the ends of the bolts have safety caps on them? Children can be seriously injured from a puncture by an uncapped bolt. Most hardware stores sell replacement caps.

--Are handrails rusted or loose? Tighten all handrails and ensure that there are no loose or sharp edges. Any other metal parts should be checked for rust and rough spots. They should be filed down and re-coated before children use the equipment.

--Are there any rough spots on the wood? Most manufacturers recommend that the wood on wooden play sets be stained every year to extend the life of the unit and to prevent splinters from forming.



2016 Referral Contest

You Choose!



Thank You for Your Referrals!

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:



\$150 American Express Gift Card

OR



Apple iPad Mini 2

OR



GoPro HERO3: White Edition Camera

- Plus, for each referral we receive, we'll donate \$5 to our 2016 selected charities in Your Name!
 - 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 - Alleviating the suffering inflicted on animals by humans.

Meet the latest winner:

Linda in Personal Lines presents David Spade with his prize, an Apple iPad Mini 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.hauswirthininsurance.com/refer



- Amy Napolitano
- Bob Jusco
- Cathy Castillo
- Diane Cullen
- Diane Wolff
- Erica Herbst
- Glen Vaughn
- Harry Wissman
- Jim Kruse
- John Bottigliero
- John Peck
- Justin Yasovsky
- Lisa MonBleau
- Rich Fingerlin
- Robert Bloodgood
- Rodney Jackson
- Thomas Monari
- Tina MonBleau
- Courtney Wuss
- Holly Rose
- Jeanine Cicardo
- Robert & Sylvia Yacono
- Victor Kazio
- Christine Hildner
- Kyle Lorentzen
- Errol Zatlhoff
- Gena Carlevale
- John Pauciullo

Featured Client - Professional Restoration Services

Professional Restoration Services LLC, established in 2013, is a loss remediation firm specializing in the remediation of water damage, mold, and general cleanup with respect to property losses for either personal or commercial lines clients.

They also handle new construction, rebuild, and re-construction jobs. Since all of their trades are in-house, they are able to offer the best rates with greater control and without compromising their commitment to quality and service.

From time to time, you may suffer a property loss and be in need of a company to clean up the damage quickly, and to remediate the property to prevent further damage. Professional Restoration is the answer.

Give them a call for a free estimate at 800-893-9721 or visit www.professional-restoration.com to learn more.



**Cathy Saporito,
SVP and Head of
Personal Lines,
accepts Plymouth
Rock's '2016 Circle
of Excellence'
award on behalf of
World Insurance
Associates LLC!**



“ Geri Baier was able to save us approx. \$2,000 on our homeowners and \$400 on our auto insurance. The annual savings will certainly make our lives easier since we are on a fixed income. Thank you so very much, Geri, and of course Hauswirth & Sons!! ”

-Kathleen V., Long Branch, NJ



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Website:
www.hauswirthinsurance.com

The Insurance Insider

"To be trusted is a greater compliment than being loved." ~George MacDonald



Our May Winner

Congratulations to Jennifer Jeremiah!
Personal Lines Assistant Eileen presents Jennifer with a bottle of Hauswirth Cellars wine, and you could be next - just send us your answer!

May's Trivia Answer:

The land animal with the largest eyes is the Ostrich (we also accepted horse).

A Not-So-Trivial Pursuit

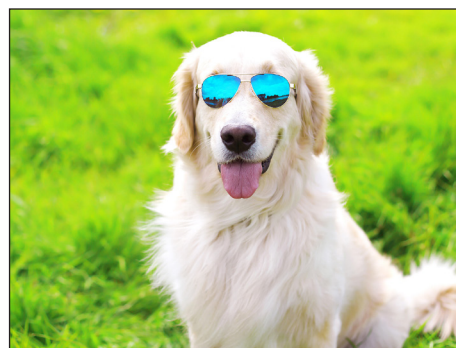
We're trying our best to stump you in 2016!

It's July and we're feeling that summer heat! Test your knowledge 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 732-380-0909
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: Where did the "dog days of summer" get its name?