



THE INSURANCE INSIDER

Becoming One World!

You may have noticed that this newsletter looks a little different! That's because we are transitioning our branding to reflect World Insurance Associates LLC. As we announced previously, we are now a division of World Insurance Associates. This is a great thing because it allows us to serve you better. We are able to provide access to more carriers and markets, and have growing capabilities.

We still work from the same office location and the agents you know and love are still here to help you with all your insurance needs. We are all working together to give you the best coverage and service possible!

Some places where you will see our new branding and name:

- Envelopes
- Letterhead
- Email "From" address
- Newsletter
- Birthday cards
- Welcome kit
- Referral "thank you" letter
- Our reception area
- Business cards
- Notepads & Pens
- On the phone
- Policy documents

We appreciate your business and look forward to maintaining our relationship as your insurance agent. If you have any questions about this change, don't hesitate to contact us.

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Our Locations:

Southern New Jersey:
332 Route 9
Forked River, NJ 08731

Central New Jersey:
656 Shrewsbury Avenue
Suite 200
Tinton Falls, NJ 07701

Northern New Jersey:
115 East Grove Street
Westfield, NJ 07090

1 Bridge Plaza, Suite 228
Fort Lee, NJ 07024

New York:
85 Broad Street, 18th Floor
New York, NY 10004

Pennsylvania:
1200 Bustleton Pike, Suite 2
Feasterville, PA 19053

Hauswirth & Sons
INSURANCE CONSULTANTS
A Division of World Insurance Associates LLC

Alamo
Insurance Services
A DIVISION OF WORLD INSURANCE ASSOCIATES LLC

John Cecchettini
INSURANCE AGENCY
A DIVISION OF WORLD INSURANCE ASSOCIATES, LLC

Introducing Our Benefits Division!

We can now offer you insurance services for benefits! This includes small and large group health insurance, life insurance, disability insurance, and prescription plans.

Howard Margolies, Principal and SVP, is Head of the Benefits Division. Mr. Margolies was previously CEO of an Employee Benefits managing general agent and before that he was the Head of Small Business for United Healthcare in New York. He brings an extensive amount of experience and relationships to the company, which translates to better benefits packages for you!

Your employees are your greatest asset. Offering them comprehensive benefits options is a critical factor in retention and recruitment, as well as employee satisfaction. Creating the "right" benefits package is critical for companies of all sizes.

Our benefits specialists understand that navigating the complex, detailed, and ever-changing benefits world is not something

you should have to do alone! Our Benefits Division will review your current benefit package and make sure you are meeting your budgetary and benefits offering goals. This will allow you to focus on the things that grow your business.

Open Enrollment Has Begun!

Open enrollment started on November 1, 2016. December 15, 2016 is the last day to enroll in or change plans for coverage to start January 1, 2017. January 31, 2017 is the last day to enroll in or change a 2017 health plan.

If you need help choosing a plan for the current enrollment period, if you're not happy with your current plan, or if you have any questions, please contact Howard at 732-982-2370 or howardmargolies@worldins.net.

We look forward to assisting you with all your benefits insurance needs!

Condo or Condon't

You've taken the plunge and opted for condo life. Now that the papers are signed, it seems like everything is taken care of for you—building maintenance, roof repairs, landscaping, insurance, etc. It's time to relax because everything is covered, right?

Not quite. The insurance policy provided by the condo association covers the building structure and common areas, but what about potential structural damage to your unit and covering your belongings? Without a personal condo insurance policy, you could be left high and dry if your unit floods, is damaged in a fire, etc.

Most condos need two insurance policies.

Master Policy: Generally provided by your condo association, this policy covers the physical structure of the building, including basement, roof, walls, elevators, lobbies, etc. Coverage usually includes both physical damage and liability. Get a copy of the policy so you know what's covered.

Personal Condo Policy: This will cover additional structural damage to your unit, including cabinets, appliances, personal belongings, and more. This also covers living expenses if you fall victim to a fire, theft, or other covered disaster. Many insurance carriers, such as Safeco Insurance™, offer enhancements that include personal property protection in your condo insurance policy. Safeco's Full Contents® protection will pay the full replacement cost of your belongings, not just what they are worth today.

Other coverage to consider:

Umbrella Policy: If someone were to trip and fall inside or near your condo, they could sue both you and the condo association. Umbrella provides additional layers of liability protection and can protect against lawsuits that target both your current and future earnings.

Flood or Earthquake: Read the fine print on your policy. They often won't cover damage due to these disasters. Additional coverage may be required if you live in a prone area.

Do You Need Line Coverage?

A new coverage option is available as an endorsement to your homeowners and dwelling fire policy: service line coverage. This coverage provides protection from costly and unexpected losses caused by underground service lines. It extends coverage for damage to underground piping, wiring, valves, and other devices connecting a home to a service system.

For one insurance company, annual premium for a \$10,000 limit is \$20, and is \$30 for a \$15,000 limit. This is likely to be much cheaper than coverage provided by your utility company.

Typical Loss Examples

A tree root grew through a sewer line located on a homeowner's property. The line was 300 feet long, and required excavation to dig up the pipe and replace it. The cost to replace the line was \$1,500 and the excavation of the line cost \$5,000.

Loss Total: \$6,500

Deductible: \$500

Insurance Recoverable: \$6,000

On a cold winter day, a water pipe leading from the street to a home froze and cracked. Emergency repairs were done to prevent increased damage, costing \$6,500. When the weather warmed up, final repairs were made, costing \$2,000. The family needed temporary living arrangements while the home was without water, costing \$1,000.

Loss Total: \$9,500

Deductible: \$500

Insurance Recoverable: \$9,000.

As you can see, this coverage is very valuable in the event of a service line loss, and is very inexpensive for the protection it provides. Give us a call today to learn more or to add this endorsement to your policy!

Deer-and-Vehicle Collisions

The Northeast is amazingly beautiful in the fall, with farms and forests in a blaze of color... and plenty of deer, which makes this time of year especially tricky for drivers.

Here are some steps you can take to decrease the likelihood of being involved in a deer collision:

- ✓ Drive with caution in areas where large deer populations are known, such as where roads divide farmland and forestland.
- ✓ Always wear your seatbelt. The Institute of Highway Safety reports that in a study of fatal animal crashes, 60% of those killed were not wearing seatbelts.
- ✓ When driving in the evening, use high beam headlights when there is no oncoming traffic. This will better illuminate the eyes of a deer on the highway.
- ✓ Sunset and early morning hours are high risk times for collisions.
- ✓ Break firmly when you notice a deer and try to stay in your lane. Many serious crashes occur when a driver swerves to avoid hitting a deer and instead hits another vehicle.

In the event your vehicle strikes a deer, try to avoid going near or touching the animal, as it can further hurt you and injure itself. Call the police immediately and then call your insurance agent if there is any damage to your car.



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 Amazon Gift Card!
- You are also automatically entered in the monthly drawing for YOUR CHOICE of 1 of 2 prizes:



**\$150 Amazon
Gift Card**

OR



Apple iPad Mini 2

- 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:

Geri in Personal Lines presents Frank B. with his prize, a \$150 Amazon Gift Card!

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.



Thank You for Your Referrals!

Alan S.	Kelli E.
Amy N.	Kevin G.
Anna K.	Kyle K.
Arthur S.	Kyren D.
Bert W.	Lana H.
Beverly S.	Leonardo V.
Bob C.	Linda C.
Carla D.	Marcia L.
Carmela L.	Marie M.
Carol L. F.	Marty D.
Cathy C.	Matt D.
Charles L.	Michael E.
Chris G.	Michael F.
Cindy B.	Michael R.
Cornelia F.	Mike H.
Dave S.	Mitchell S.
David D.	Nadia S.
David G.	Nelson H.
Donna M.	Nicholas L.
Dorothy H.	Nora R.
Elizabeth B.	Pat D.
Elizabeth S.	Patricia D.
Elvia L.	Patrick B.
Fran C.	Peggy H.
Frank C.	Robert N.
Gilma	Roberto U.
Gordon W.	Shawn W.
Iakovos K.	Sherri B.
Jaime V.	Sherry L.
Jeanine C.	Stephen M.
Jeff A.	Tara M.
Joellen C.	Veronica R.
Jose U.	Wilburn C.
Juanita M.	

Featured Client - Moishe's Moving Systems

Simply finding the right moving company can be stressful. It can become very difficult to decide on the right company when there are so many options to choose from. Moishe's Moving Systems is a company that is honest, trustworthy, and competitively priced for your specific needs.

Before you get started with a moving company, it's important to get an estimate. This will give you an idea on how much your move will cost, including labor charges, trucks, packing materials, time, and valuation coverage/insurance. All the estimators at Moishe's are trained and certified. They are available 7 days a week to help you determine your needs - at no cost or obligation to you. They will also assist you with any problems that arise before, during, and after your move. With Moishe's, you are not alone in the moving process—they are with you every step of the way! For more helpful moving tips, visit: www.moishes.com/local-moving-tips.

If you are in need of moving services or have any questions, call Nico Desembrana at 800-266-8387 or email ndesembrana@moishes.com.



WORLD INSURANCE ASSOCIATES LLC

WE BRING THE WORLD TO YOU

Corporate Office

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Toms River, NJ
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Becoming One World!

(See front page article)



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The Insurance Insider

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them." ~John Fitzgerald Kennedy



Our July Winner

Congratulations to Charles N.!

Charles (right) received a bottle of World Cellars wine, and you could be next - just send us your answer!

July's Trivia Answer:

The "dog days of summer" gets its name from the star Sirius, known as the "Dog Star."

A Not-So-Trivial Pursuit

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

November is Aviation History Month. Test how much you know about flying machines 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 kacieaugustine@worldins.net
2. Call 609-489-7496
3. Fax to 732-380-0909
4. Come to our office!
5. Post to our Facebook Page (www.facebook.com/WorldInsur)

We will draw one random winner (from all the correct answers) to receive a bottle of our private label World Cellars wine. Then, six more random winners will each receive a coupon code for a one-night Redbox movie rental. Good luck!

Q: Charles Lindbergh made the first nonstop flight between New York and which city in 1927?

