



THE HAUSWIRTH REPORT

Calling Ahead to Save Time This Holiday Season

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Quick Car Tip:

- Grime from road salt & sand during the icy winter months can cause your car to look a mess.
- It might be tempting to forgo washing your vehicle, since you figure it will be dirty soon again anyway. But the sand, ice & road salt can cause corrosion.
- It is better to wash your car as often as possible.

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 the holidays!

Save Time and Make Payments Directly to the Carrier

Please read your invoice carefully and make the check out to the carrier listed on the bill—we get so many checks made out to Hauswirth & Sons, which then need to be deposited before our office can 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 into 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, then the link to view the companies we represent).

To make it even more convenient, please consider adding these important numbers to your cell phone or setting up electronic payments with the carrier.

Please also note, in February, we will no longer be contacting direct bill clients to warn of possible cancellation by the carrier for non-payment. Keep an eye on your mail in December for a letter from us with all the details.

Carrier Billing Information

Farmers of Salem
800-498-0954
www.farmersofsalem.com

Farmers of Flemington
800-842-5032
www.farmersofflemington.com

Franklin Mutual
800-336-3642 - 7:30 to 4:30
www.fmiweb.com > My Account

Narragansett Bay
800-343-3375 - #3 for questions, 8:30 to 4:30
www.nbic.com

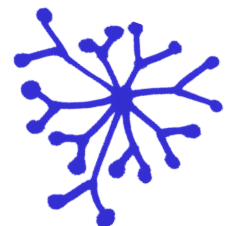
Norfolk & Dedham
800-688-1825 - 24 hour access
www.ndgroup.com

Mercury
800-503-3724 - 5 to 10
www.mercuryinsurance.com/payments

Plymouth Rock (Palisades)
800-696-2858
www.plymouthrocknj.com > Quickpay

Progressive
800-776-4737
www.progressive.com/online-customer-service

Travelers
800-842-5075
www.mytravelers.com





Meet Cathy Saporito!

Cathy Saporito is the Senior Vice President and Head of Personal Lines for World Insurance Associates. Cathy has 27 years overall experience in the insurance industry. She started her career on the agency side, then transitioned into commercial lines underwriting, and finally into sales and marketing for both commercial and personal lines.

Cathy has worked in all facets of business – agency, wholesaler, MGA, and carrier. Most recently, she worked at AIG where she opened the state of NJ for AIG Premier Client Solutions, the company's new personal lines middle market product.

In her new role at World Insurance Associates, Cathy will bring her knowledge and experience to the personal lines department. She will coordinate between our growing number of office locations to provide a better experience for customers and employees through intentional goals, planning, and a little bit of fun. Her favorite quote, "People rarely succeed unless they have fun in what they're doing." ~Dale Carnegie.



Some Important Reminders

Here are just a few things we want to remind you of as we approach the holidays and gift-giving season.

New Cars

If you get a new vehicle, please let us know! It's important that we make sure your new car is added to your policy, and that if you traded in a vehicle it is removed from your policy. Even if the dealer says they will contact us, please give us a call. There are many times a dealer will forget to call and your car is not added to your policy.

We also like to confirm coverage and drivers with you. It's important to make sure we have all the correct information to get you the appropriate rate and to make sure you are properly protected.

For more on why this is important, check out our blog post "Buying a New Car? Call Your Insurance Agent!" at www.hauswirthinsurance.com/blog.

New Gifts

If you receive any expensive gifts this holiday season, please let us know. We want to make sure that your valuable gifts are protected in case of loss, theft, or damage.

New Mortgage

If you change mortgage companies, it's crucial that you notify us. This is even more important when the mortgage company pays your insurance bill. If we have the wrong mortgage company on file, they won't be billed for your insurance renewal and it could cause your policy to go into cancellation.

Can We Go Home Now? Shopping Strategies with Small Children

Holiday shopping can be chaotic, tiring, & frustrating. It becomes even more so when you have a small child with you, both for you & your child. These tips will help you cope with the job of holiday shopping with a little one.

Respect Limits - Children have only a short amount of time before they become bored, hungry, tired, or overstimulated. Limit your excursion to one or two hours. Be sure to bring some snacks & remove your child's coat once you are indoors to prevent overheating. If you expect to have to wait in line, bring a book or small toy to keep him or her occupied.

Remember That Children Are Curious - Children are naturally curious. Explain to your child that they are only to touch items with your help. Talk to your child as you shop to make it more fun for both of you. This natural curiosity can lead a child to wander, so keeping within eyesight at all times is your best strategy.

Have an Escape Plan - If you are losing your patience, take a break. Plan on leaving the store if you or your child gets too impatient, cranky, hungry, or tired. Trying to complete your purchases with this stress is counterproductive. If your child begins to have a meltdown, go outside for a few minutes, visit the food court, or just leave the store with a plan to return at another time. Shopping can wait. An exhausted, hungry, or overexcited child cannot.





2015 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

NEW PRIZES!!

- Plus, for each referral we receive, we'll donate \$5 in Your Name to United Way of Ocean County.

Meet the latest winner:

Geri presents our November winner, Susan Pitcher, with her \$150 American Express 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!

- Amy Napolitano
- Beverly Keubler
- Carmella Matino
- Cathy Castillo
- Deanna Passerella
- Deb Hember
- Donna MacDonald
- Donna Robertson
- Joanne Sagaas
- John Hill
- Kyren Dooley
- Lisa Zarra
- Susan Pitcher
- Susan Sendner



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

Hauswirth & Sons

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Zip Code 08753
Permit No. 424



“ Saved me money on 2 insurance policies. I am on a fixed income (disability) so it made my life easier.

My agent (Geri) is so nice and has a wonderful personality. She knows her job very well.

~Robert M. Toms River, NJ”



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Website:
www.hauswirthinsurance.com

The Hauswirth Report

“Laughter is the sun that drives winter from the human face.” ~Victor Hugo



Our November Winner

Congratulations to Barbara Dreher!

Maria presents Barbara with a bottle of Hauswirth Cellars wine, and you could be next - just send us your answer!

November's Trivia Answer:

Felix the Cat was the first helium-filled balloon to appear in the Macy's Thanksgiving Day Parade.

A Not-So-Trivial Pursuit

We're trying our best to stump you in 2015!

Test your knowledge of a beloved holiday classic with this month's trivia question.

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

There are 5 easy ways to send your answer:

1. Email jillfaccone@worldins.net
2. Call 609-693-3123
3. Fax to 609-693-4935
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: In Frank Capra's classic movie, "It's a Wonderful Life," what was the name of George's guardian angel?