



# THE HAUSWIRTH REPORT

## Winter Weather: Are You Prepared?

### Inside This Issue:

Save on Commercial Auto Insurance .....	2
Winter Walking Dangers for Your Pets.....	2
Thank You for Your Referrals!.....	3
New 2016 Charities .....	3
Picture of the Month ....	4
Connect with us on Social Media .....	4
Trivia Contest .....	4

### Quick Tip:

Did you receive an expensive gift this holiday season? If so, please get it insured!

Jewelry, antiques, art, coin collections, and other items can be added to a scheduled personal property endorsement on your homeowners or renters policy for extra coverage and piece of mind.

Coverage is available for less than \$12 per \$1,000 value. Call us today!

Winter has arrived, (well, at least on the calendar it has!) so make sure you are prepared for winter weather, including storms. Extreme cold is always a possibility here in the Northeast, so we at Hauswirth & Sons have compiled some tips to help you stay safe and limit damage.

### Preparing Your Home

- Perform basic winter maintenance—insulate your walls and attic, caulk and weather-strip doors and windows, and insulate water lines that run along outer walls. When temperatures drop, keep water taps slightly open so they drip continuously, and keep the cabinets under sinks open to allow warmer air in.
- If you use a fireplace or wood stove, have the chimney or flue inspected each year. Make sure your house has working smoke and carbon monoxide detectors, and test them monthly.
- Check your emergency supplies and ensure that you have adequate food and water, along with a battery-powered radio, in the event of an extended power outage. You'll want a week's worth of supplies, or more if you live in a remote area.
- Never use gas-powered generators or barbecue grills indoors. These can allow deadly carbon monoxide to build up.

### Preparing Your Car

- Have your vehicle serviced according to manufacturer recommendations. Check the antifreeze level.
- Keep the gas tank near full, which helps avoid ice in the fuel lines and the gas tank itself.
- Replace wiper fluid with a wintertime mixture.
- Make sure your tires are in good shape and have the proper air pressure.
- Check to confirm your battery has a good charge, your heater and defroster are



working well, and that your emergency lights are functional.

### Preparing Yourself

- Always wear temperature-appropriate clothing, such as hats, gloves, scarves, etc. Remove any wet clothing immediately. And keep spare clothing in your car trunk throughout winter in case you are stranded or stuck.
- Stay hydrated. You might think this is more important when it's warm outside, but it's just as vital in winter.
- Be mindful of physical exertion and the amount of time you're spending outdoors. Shoveling snow is hard work, so don't overdo it!

Winter is a lot of fun, and we're looking forward to ice skating, sledding, skiing, snowboarding and snowmobiling. So get your house, car and body ready, and have a fun, safe winter season!

# How to Save on Commercial Auto Insurance in the Off-Season

Ever mowed a lawn in January? Or plowed a snowy driveway on a hot July day? If you own and operate a seasonal business, chances are you aren't working in the off-season, so the insurance you carry should be different than what you carry in-season.

Leading commercial auto insurers like Progressive offer seasonal insurance for businesses like landscapers, snowplow drivers, ice cream truck owners, and more. These coverages allow you to customize your commercial auto insurance based on when your business is running on all cylinders — and when it's not.

Progressive offers these tips for getting the most out of your policy in the off-season:

- If your vehicle will be parked during the off-season, you may think you should cancel that vehicle's insurance during that time. But if you'd like to protect your vehicle and still save a little money, just switch your insurance to a Comprehensive-only policy. This will give you basic protection against incidents like vandalism, theft, falling tree branches and hail.
- A Comprehensive-only policy also gives you the bonus of having continuous insurance coverage. If you drop your insurance completely, you may pay significantly more to get a new policy when in-season rolls around because most insurance companies want to see proof of continuous coverage.
- If you plan to drive your work truck or other vehicles for personal use during the off-season, let your insurance carrier know. They can adjust your policy to reflect personal use, which can be less expensive while still providing coverage.

Claims handling capability is the most important feature we sell our commercial customers. Progressive consistently proves superior at settling commercial claims quickly. Call us at 609-693-3123 for a free quote on your commercial vehicles today.

## Winter Walking Dangers for Your Pets

While many dogs and cats love spending time outdoors in the winter, it is important to be aware of hazards they may face when playing out in the ice or snow. One of the main dangers is chemicals used to melt ice or to increase traction. These chemicals can enter your pet's system in a couple of ways. Small abrasions on the feet can cause irritation and can be an entryway into the bloodstream. Your pet may also lick chemicals off of his or her feet or coat, which can result in stomach and intestinal problems.

How do you keep your pet safe from these chemicals? You can see if your dog will tolerate dog booties which will fully cover the foot pads. The booties will protect not only from chemicals, but will also keep sharp pieces of ice away from these sensitive areas. If your pet will not tolerate the booties, be sure to wash off his or her feet as soon as you return from a walk.

Besides harmful chemicals, frostbite can be a concern. Since your pet is unlikely to complain about being outside, frostbite can easily sneak up on both you and him. At highest risk for frostbite for your pet are the footpads, ear tips, nose, and tail.

To help with symptoms of frostbite, first be aware of the time you spend outdoors. If you are starting to feel too chilled, then your pet is likely to be feeling the same way. Head inside at the first sign of discomfort. Don't apply heat directly to your pet, but instead warm him or her up with a non-electric blanket. If your pet needs to be cleaned, use warm, not hot water. If you notice any skin area that looks pale and feels hard or has any signs of irritation that does not go away after warming up, contact your veterinarian immediately for an evaluation.



# 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:



OR



**\$150 American Express Gift Card**

OR



**GoPro HERO3: White Edition Camera**

**Apple iPad Mini 2**

- 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:

Elizabeth, our new Director of First Impressions, presents Joe Zaccaro with his prize, a \$150 Amex 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.



For program rules and disclaimers, visit our website: [www.hauswirthinsurance.com/refer](http://www.hauswirthinsurance.com/refer)

**Thank You for Your Referrals!**

Fuji Japanese Rest.

Jennae Ulics

Andrew Morabito

Greg Fevola

Jerry Venezia

Justin Shearer

MaryEllen Zaccaro

Joe Zaccaro

Paul McNally

Phyllis Goffin

Ben Radach

Ricky Baier

Sue Sendner

Susan Pitcher

Thomas Warner

William Brennan

## REMINDER!!

Effective February 15, we will no longer be calling to notify customers of direct bill non-pay cancellations.

We sent out a letter regarding this change in procedure dated November 25. This letter doesn't mean your policy has canceled. If you have a question, please call us at 609-693-3123.



## Hauswirth & Sons

INSURANCE CONSULTANTS

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“ This is an agency that cares,  
and treats you like family.  
Thank you for all you do, not only  
for the insurance industry, but for the  
community. You Care! You Rock!  
~Beverly K. ”



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## The Hauswirth Report

*“Energy and persistence conquer all things.” ~Benjamin Franklin*



### Our December Winner

Congratulations to Linda Zellman!

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

### December's Trivia Answer:

In Frank Capra's classic movie, "It's a Wonderful Life," Clarence was the name of George's guardian angel.

## A Not-So-Trivial Pursuit

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

Test your knowledge of a beloved New Year's tradition 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](mailto: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](http://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 year did the first New Year's Eve ball drop in Times Square?**