

THE HAUSWIRTH REPORT

Don't Take a Risk with Your Valentine's Day Gifts!



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Quick Tip:

- Increasing the security of your home doesn't need to be difficult or expensive! Make sure all your windows have blinds or curtains. Install motion sensors on outdoor lights.
- Trim bushes and shrubs around the outside of your home so that a burglar doesn't have a place to hide.
- If your front door is not visible from the street due to overgrown or misplaced vegetation, clear out this overgrowth.
- If you install a security system, give us a call! Many companies offer a discount with the submission of an alarm certificate.

With consumers estimated to spend close to \$20 billion dollars on Valentine's Day gifts this year, it is extremely important that expensive items such as jewelry or electronics are properly insured.

Engagement rings and other expensive jewelry are always favorites on Valentine's Day, as are electronics of all types.

If you receive an expensive gift, you should contact your insurance company immediately in order to determine whether additional insurance is needed or whether you simply need to save the receipt and add the item to your home inventory.

Most standard homeowners and renters insurance policies include some coverage for jewelry and other valuable items such as furs. However, many policies limit the dollar amount of coverage for the theft, or loss due to a covered peril, of such items—the limit is usually \$1,000 to \$2,000, but is different for each insurance company. In terms of electronics, there may also be a category limit, so consumers should check with their company to see if they need to raise the limit. To properly insure jewelry and other expensive items, consider purchasing additional coverage through a floater or an endorsement.

With floaters or endorsements, you are also covered for "mysterious disappearance." This means that if your ring falls off your finger or is lost, you would be financially protected. There are no deductibles and frequently you will have the option of having the insurance

company replace the item for you.

Floaters and endorsements are available as additions to homeowners and renters insurance policies. Prices for floaters and endorsements will vary depending on the type of jewelry, the insurance company you choose, where you live and where the item will be kept. In addition to jewelry, floaters are also available for furs, fine art, musical instruments and even golf equipment.

To make sure your jewelry and other valuables are adequately protected, consider the following:

- Contact your insurance agent ASAP to find out how much coverage you have and whether additional insurance is needed.
- Have the item appraised by a reputable appraiser. Your premium will be based on the appraised value.
- Keep a copy of the store receipt and forward a copy to your insurer.
- Store valuables in a secure location - consider a safe deposit box.
- Update the value of your valuables as expensive items can go up or down in value.
- Take a picture of the item or collection so that you can keep a visual record of your personal possessions.
- Add the item to your home inventory.

Did you receive an expensive gift this Valentine's Day? Give our office a call today at 609-693-3123 to add it to your policy.

Meet Linda!

Linda Consoli is our newest Personal Lines Customer Service Representative!

Linda has over 25 years of personal lines insurance experience and some commercial lines experience. She comes to Hauswirth & Sons Insurance Consultants from Kennedy & Ward, where she worked for over 10 years as a personal lines account representative. Linda is married with one son and has lived in Forked River for 20 years.

Welcome to the Protection Team, Linda!



Could You Be in Uber Trouble?

With the growing popularity of ride-sharing services like Uber, we thought it would be a good time to discuss what happens with Uber and your auto insurance. If you haven't heard of Uber, it's a smartphone application that lets you call a taxi with a few taps of your finger. Some similar services are Lyft and Sidecar. Almost anyone can drive for these companies as long as they have a car and the smartphone app. Putting the potential other issues with this aside, if you decide to share your car with someone looking for a ride and you get into an accident, you may not have coverage.



According to their website, Uber provides some coverage depending on whether the app is on and whether you are en route to pick up a passenger. There is clearly no coverage when the app is off, but what about from your insurance company's perspective?

If your insurance company finds out that you "share your ride" by driving for Uber, they may end up canceling your policy. This is because they see ride-sharing services like Uber as a taxi service, and that is something covered under a commercial auto policy.

The biggest gray area is between the time you turn the app on and the time you accept a trip. If you were to get into an accident at this time, Uber provides liability insurance only if you do not maintain applicable insurance of at least \$50,000 per person, \$100,000 per accident, and \$25,000 for property damage. But what if you do have insurance, but your claim is denied because you were on your way to pick up a passenger?

According to Uber's website, they will provide liability coverage if your personal auto insurance company denies the claim or pays zero. However, you would be left with no coverage for collision, the damage that occurs to your vehicle as a result of the accident. Many insurance companies are denying these claims. If an insurance company does provide coverage, it is usually with a specific endorsement added to the policy or with a separate policy entirely. Progressive, for example, provides a ride-share insurance policy that is considered a commercial policy and covers Lyft drivers in Pennsylvania even when they are not using the app.

If you're considering sharing your vehicle by using one of these apps, you may want to think twice. It's important to know all your options to make sure you will be covered in the event of an accident before you start picking up passengers in your personal vehicle.

Daylight Saving Time = Daylight Safety Time

It's that time again! Daylight Saving Time begins at 2:00 a.m. on Sunday, March 13th. Don't forget to turn your clock ahead one hour before you go to sleep on Saturday night. At Hauswirth & Sons Insurance Consultants, we want to remind you that it's also a great time to improve your family's safety.

Be safe in your home. We, along with health and safety agencies, often use the approach of Daylight Saving Time to remind you to change the batteries in your smoke alarms. The American Red Cross suggests you test your smoke alarms and talk with your family about your fire escape plan. You should not only talk about your plan, but practice it too—at least twice a year.

Daylight Saving is a great time to check your emergency preparedness kit to make sure it's fully stocked with fresh supplies.

Carbon monoxide is a concern too. According to the Centers for Disease Control and Prevention, more than 400 people die annually in the US from carbon monoxide poisoning. The CDC recommends changing the batteries in your CO detectors when moving your clocks forward this Sunday.

The CDC says the most common symptoms of carbon monoxide poisoning include headache, dizziness, weakness, nausea, vomiting, chest pain and confusion. The CDC has tips to prevent CO exposure on their website: www.cdc.gov/Features/TimeChangeCODetectors.

We hope these tips help and that you'll share them with the people you care about so they can live safer lives, too.



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:

Linda presents Marilyn Naylor with her 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.



Thank You for Your Referrals!

- Daniel Collamer
- Daniel Quinn
- George Mitev
- Gerald Rotonda
- Greg Fevola
- James Gant
- Lidia Villiez
- Marilyn Naylor
- Michael Hammell
- Michael Sendner
- Ricky Baier
- Judith Santucci
- Bernard Lefebvre
- C Guenther
- Charles May
- Daniel Collamer
- Deb Himer
- Felicia Introna
- Greg Fevola
- Jason Pavao
- Stephanie Weickert
- Jay Amato
- Jeanine Cicardo
- Jennifer Delikat
- Jessica Donnelly
- John Bortnyk
- John Bottiglierio
- Justin Shearer
- Justin Yasovsky
- Karen Innamorato
- Pat Meehan
- Patricia Eppolito
- Rich Fingerlin
- Ron Bennardo
- Steve & Dale Scharaldi
- Sylvia Rosenberg
- Terry O'Connell
- William Adesso
- William Hipple

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

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“ “ *"Geri was excellent helping me with a quote and mailing me the application. It was such an easy process.*

~Anna K., Ocean Gate, NJ ” ”



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The Hauswirth Report

"With rushing winds and gloomy skies, the dark and stubborn Winter dies." ~Bayard Taylor



Our January Winner

Congratulations to Phyllis Buongiorno!

Linda Consoli, our new Personal Lines Agent, presents Phyllis with a bottle of Hauswirth Cellars wine, and you could be next - just send us your answer!

January's Trivia Answer:

The first New Year's Eve ball dropped in Times Square in 1907.

A Not-So-Trivial Pursuit

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

Test how much you know about St. Patrick's Day 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 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: In what city was the first St. Patrick's Day parade held?

