

THE HAUSWIRTH REPORT

What Everybody Ought to Know Before Switching Auto Insurance Companies

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Quick Tips:

- If you have a very low deductible of \$250 on your homeowners insurance, you may be spending more money in the long run, even if you make a claim.
- You can save \$200 or more a year on premiums by raising the deductible to \$1000. Doing this will also prevent you from making lots of small claims, which could lead to a rate hike.
- You don't have to be a millionaire to be sued like one! An excess liability policy will give you an extra layer of liability insurance over your home, cars, and boat for just pennies a day. Give us a call at 609-693-3123 for a free quote!

Some of you have been asked by telephone solicitors or mass-mail advertisers to switch your automobile insurance (or maybe you have shopped around online yourself). Before saying "yes" to one of these propositions or choosing the lowest rate online, we hope you will consider the following:

What do you know about the company?

Not all auto insurance companies are alike. Some support local, independent insurance agencies like ours to help with all your insurance questions or problems. Some put their resources into sales campaigns and are accessible to you only by an 800 number, where you may never deal with the same individual twice.

Are they really offering you the same protection?

Not necessarily. When we take a look at the details of offers from these quick-quote sources, all too often we find they are not offering customers the same insurance protection as their current policy provides. New Jersey auto insurance customers can pick from literally hundreds of combinations consisting of various coverages and limits options. It's easy for salespeople to quote you a lower price if they don't give you the same amount of coverage. For your own protection, please let our agency go over the details of any offer you receive before accepting it.

As your insurance agency, we offer this analysis at absolutely no cost to you.

Who will go to bat for you if you have a claim?

We will. Our customers who have had a claim against their auto policy know we pride ourselves on providing personal attention during this stressful time. We make sure you get the quickest, most convenient service. We answer

all your questions. We also make sure you get every penny that's coming to you. In short, we stand behind the coverage we sell you and the companies we represent.

Are you sure you would get the same level of personal contact and concern from a mass-market insurer?

What could their offer cost you?

There could be hidden costs to you that the company won't disclose until it's too late. For example, you may be receiving a discount on your homeowners policy currently, if it's from the same company as your auto insurance (or a preferred carrier). By switching you can lose that discount.

An even greater danger these companies won't tell you about is their right, when allowed by law, to cancel your coverage within the first 60 days, even if you have accepted their offer and paid the premium. Mass-market companies tend to take your money first, then check your driving, claims, and credit history later. If they see something they don't like, they may cancel your policy. And, a cancellation on your record can make it hard to get coverage from another insurance company.

Who knows you best?

We do! We take the time to get to know you. Your current auto insurance coverage has been crafted with your complete financial picture, your driving and claims history, and your family circumstances in mind. There's no way a stranger can reach that level of understanding from a brief phone call or an impersonal application form.

We want to keep you as our customer. If you receive an offer that's "too good to be true," it just might be. Before you say "yes," let us look over the "fine print." We can help.

Spring Safety Tips for Pets

With the change in season and warmer weather on its way (we hope!), remember to take some time to include ensuring your pet's safety in your spring cleaning chores. Here are some things to do to make spring as safe as possible:

Check Your Screens

Examine your screen doors and window screens for tears or loose spots. This is especially important for screens on upper floors of your home. If you are ready to leave windows open to let in the fresh spring air, make sure that your screens will not let your pets out.

Keep Up-to-date on Vaccinations and Medications

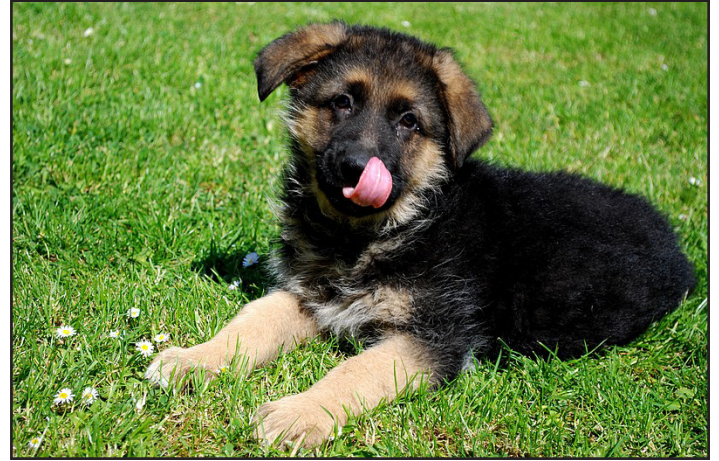
Spring can bring new hazards with the onslaught of pesky bugs. Your pets will also wish to spend more time outdoors. Make sure that your pets have year-round heartworm preventive medication and protection from fleas and ticks.

Make Sure Your Garden is Safe

When you are outdoors starting your garden, keep in mind that your pets will also take an interest in your garden. Keep toxic bulbs like tulips, daffodils, and hyacinths out of your garden. Only use as much fertilizer as is necessary and observe the waiting period after applying before letting your pets outdoors.

Keep Identification Current

A microchip is the best way to find a lost pet. Be sure to update your information if you've moved since your dog or cat has received a microchip. Even if your pet is microchipped, it is still good to have a sturdy collar and a tag. Make sure the tag has your address and cell phone number on it.



Organization Tip: Taming All Those Scarves

Now that Spring is here, it's almost time to put away all your winter clothes. Most other items are easy to hang in a closet or store in bins in an attic, but scarves always tend to turn into a jumbled mess. There are a few ways to make storing all your scarves easier, while still being able to see them all at once.

One of the easiest ways to organize your scarves is to simply hang a towel bar on your wall. You can then create a loop in each scarf by doubling it over the bar. Tuck the ends into the loop, and secure by pulling down on the ends. You can add a large number of scarves to a standard towel bar. If you need more space, just add another bar or two below the first one.

Another option is to store your scarves on a sturdy hanger in your closet. Thread several shower curtain rings onto the cross bar of the hanger. Then slip each scarf through the ring. The hanger can hold many scarves and you can see them all at once by simply removing the hanger from your closet. If you need more room, just rig up an additional hanger.

Finally, if you'd rather keep all your scarves in your drawers, it's better to roll them than to fold them. If you fold and stack them, you cannot get to the bottom scarves without disturbing those above. By rolling them and placing them side by side in a drawer, you maximize your storage space and can see your entire scarf collection at once.

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

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 winners:

Kacie presents prizes to our February and March referral contest winners!

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.



February winner, Karen Vonschondorf, chose the Apple iPad Mini.



March winner, Jeanine Cicardo, with her \$150 American Express gift card!

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

Thank You for Your March Referrals!

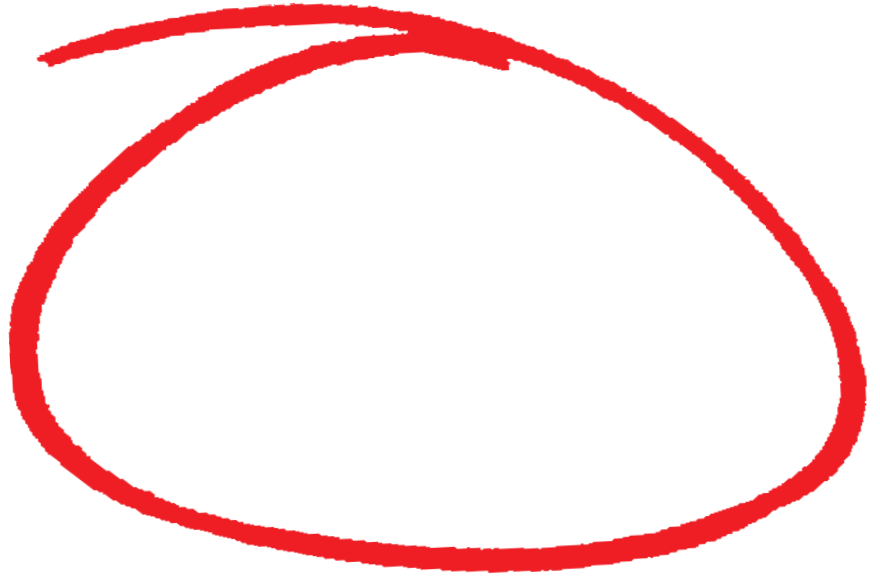
- Andrew Morabito
- Robert McFetridge
- Deb Himber
- Jeanine Cicardo
- John Bottigliero
- Jon Willis
- Justin Shearer
- Libby Disend
- Maryann Bartoshek
- Matthew Heinis
- Paul Lenzo
- Paul McNally
- Stephen McIntyre
- William Schneider

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“ I really appreciate the help you gave me with my insurance policy. You saved me over a thousand dollars. Thank you so much, I'm grateful. ~ David P. ”



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The Hauswirth Report

"Beauty is not in the face; beauty is a light in the heart." ~Kahlil Gibran



Our March Winner

Congratulations to Robert Taylor!
Unfortunately, Robert wasn't able to make it to the office for a picture, so we sent his wine in the mail!

March's Trivia Answer:

"Erin go Bragh" means Ireland Forever!

A Not-So-Trivial Pursuit

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

Test your knowledge of Fairy Tales with this month's trivia question!

It's easy—simply send your answer to the question listed below to our new 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 the tale of Three Billy Goats Gruff, who lives under the bridge?