



THE HAUSWIRTH REPORT

Complacency Is Not In My Vocabulary

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Quick Tips:

Reduce the potential for financial loss from cyber scams by following these tips:

- ✓ Change your passwords frequently. Write them down and put them in a safe place.
- ✓ Opt out of junk mail from credit card carriers and buy a locking mailbox.
- ✓ Consider using the services of a credit report check: Life lock for a fee each year or annualcreditreport.com which is free.
- ✓ Buy protection software!
- ✓ Make sure you are storing and backing-up your online financial records safely.

Many of the usual sources for good hurricane information are predicting a very mild storm season in 2015. In case you were wondering, hurricane season begins June 1st and ends on November 30th.

Florida and the Gulf Coast have not had serious storms for almost seven years. Several Florida insurance carriers are beginning to write home insurance in the state very freely, as if nothing has ever happened. Many new residents have moved into Florida over the last few years completely unfamiliar with tropical storms. Yet, we have serious weather related items occurring across the globe that should make us think we must always be on guard. The Director of the National Hurricane Center has been quoted saying: "it's human nature, when hurricanes don't happen for people to forget all about them".

Hurricanes' Sandy and Irene were the last two to hit the east coast and 2013 and 2014 were totally gorgeous summer seasons. But when you live by the coast we really must be ready for what could happen. New England and the Mid-Atlantic Coastal areas do get those pesky Nor'easter storms quite frequently; and can be as serious as any hurricane.

Recent surveys on this subject reveal that 93% of us think this kind of event can't happen to us. And even though we are deluged with data that global warming is for real and does result in extreme weather events, most of us are still not convinced. Yet even with the lack of a credible threat, we must not be complacent to think "It won't happen to me".

Politicians still making flood insurance uncertain

Where do I start? By now our office could write a book on the current flood legislation! Like we have written before, the voluntary insurance markets have stayed away from writing flood insurance since the 1960's. That has left the Federal Government to oversee a program

that has been the only source for flood coverage since that time.

Flood Insurance reform started with the Biggert-Waters Flood Insurance Reform Act in 2012. The law was amended with the Homeowner Flood Insurance Affordability Act of 2014. As a result, beginning April 1, 2015 flood insurance rates, surcharges and Fees will affect the total amount all policyholders pay for flood insurance.

There will be rate increases between 5% and 37% (not including surcharges and Federal Policy Fees) and a new surcharge for non-primary residences of \$250. A lower policy fee if the home is your primary residence. A new higher deductible of \$10,000 is now available for flood coverage providing of course the lender will accept the higher amount, but it could save you money. There will also be a potential for flood insurance discounts when a Map Change Occurs. Please speak to one of our customer service agents for further details.

60 Minutes on CBS and Hurricane Sandy

Several weeks ago, the Sunday night TV show "60 Minutes" played a segment on some flood claim payment irregularities that occurred after Hurricane Sandy. The TV show mentioned that several people were given flood insurance settlements that were not consistent with standard claims paying practices. As a result, the Federal Emergency Management Agency (FEMA) that oversees the National Flood Insurance Program has released a statement to the public that they will be reviewing and possibly re-opening Hurricane Sandy related claims.

FEMA has indicated they will be contacting homeowners directly who experienced flood damage to see if they wish to re-open their claim. This review will be handled by FEMA and will not be handled through Hauswirth & Sons Insurance or any of our flood insurance carriers.

Richard

The Times, They Are Changing Again!

In our newsletter last year, Rich and I advised that we had merged with World Insurance Associates of Tinton Falls to offer more carriers and services to our clients. As we complete our first year, we realize that many of you are still not aware that we are now operating as Hauswirth and Sons Insurance Consultants, a division of World Insurance Associates. On one hand this is good – because you have not noticed any change in how our Protection Team handles your insurance needs.



On the other hand, we want to be proactive and keep you up to date on certain changes you may see moving forward.



Mergers bring a consolidation of duplicate services.

At this time we would like to introduce you to Greg McLaughlin, Claims Director (pictured left), who will now be handling the claims for all divisions of World Insurance. Please reach out to him at 732-380-0900 Option 2 or claims@worldins.net with any questions, or if you need to file a claim.

Also, in the wonderful world of computers, it appears that some of our carriers cannot fit the entire business name on your policy or invoice – so if you notice that it only shows World Insurance, please be assured that we are still here – alive and well. Most importantly, please pay the invoice!! Thanks!!

~Margareth

What You Need to Know About Glass Claims

Auto insurance companies know the importance of repairing or replacing glass damage. Our auto carriers offer a glass service to make the process easy and convenient for you.

Here's how to make a glass claim:

The quickest way is to report the claim directly to your auto insurance company. Reporting your claim first prevents unnecessary costs to all involved parties - if you have the glass replaced or repaired before you report your claim, you may pay more for the repair (read why)

You Choose Who Fixes the Glass

Each carrier has a network of approved glass shops to repair or replace glass. When you report your glass claim directly to the carrier, you can usually select a shop and make an appointment with one phone call! Of course, can choose any shop outside of the network of glass repair shops to do the work – but like with health insurance, if you go out of network – you may pay more for the service.

Benefits of choosing in network shop for repairs

Guarantees – Check for warranties on the glass replacement work for as long as you own or lease the vehicle.

Convenience – Glass repair or replacement is mobile, so you can choose to have your car fixed at work, at home, at a shop - wherever.

Quality – Glass shops in network meet strict quality standards.

Price – Shops in network agree to complete work at pre-arranged prices, which means you only pay your deductible and no surprise charges.

You Pay No Deductible for Windshield Repairs

If both of the following conditions apply, you pay no deductible to have your windshield repaired:

- ✓ You have Comprehensive coverage and have windshield damage that your policy covers.
- ✓ Your windshield can be repaired safely rather than replaced. (ie. - for chips outside the line of vision)

To verify if you have glass coverage, please refer to your policy declarations page for comprehensive coverage.

If you need assistance in filing your claim, please contact Greg McLaughlin at 732-380-0900 Option 2.

2015 Referral Contest

You Choose!



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:

Rich presents our April winner, John Marotta, with a brand-new GoPro HERO3: White Edition Camera!

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



Thank You for Your April Referrals!

Allan Thatcher
Angela Koutsouris
Anthony Braun
Camille Marotta
Cessna Statt
Donna Robertson
Ed Gillesheimer
Jeanine Cicardo
Jim Portale
Joellen Calabrese
John Marotta
Juliana Pace
Maurice Grillon
Michael Budres
Patricia Eppolito
Patricia Laird
Robert Soehl
Scott Deserio
Sue Sendner



Our March Trivia Winner, Robert Taylor, made it to our office for a photo!

Hauswirth & Sons

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Our Public Relations Director is happy warm weather has arrived!

“ I would recommend you people to other people. Thanks for the great service. ~ John F. ”



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The Hauswirth Report

“An optimist is the human personification of spring.” ~Susan J. Bissonette



Our April Winner

Congratulations to Sheldon Wallerstein!
Margareth presented Sheldon with his bottle of Hauswirth Cellars wine, and you could be next -- Just send us your answer!

April's Trivia Answer:

In the tale of Three Billy Goats Gruff, a troll lives under the bridge!

A Not-So-Trivial Pursuit

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

Test your knowledge 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: Who was the first woman to fly solo across the Atlantic Ocean?