

# THE HAUSWIRTH REPORT

## Back to School, Safety Rules

As summer draws to a close, back-to-school season is in full effect. Remember to safely share the road with school buses, pedestrians, and bicyclists, and provide children with the necessary knowledge to stay safe at school.

### Teaching Kids to Be Safe

#### Kids as Pedestrians

Summertime offers a nice reprieve from the constant shuffling of papers, carpools, and heavy backpacks of the school year. But once fall rolls around again, parents and kids have a lot to juggle.

As your children march out the door on that first day of school—and every day—there is really only one priority: Nothing is more important than making sure they get home safely.

According to a study by SafeKids.org, 61 children are hit by cars every day in the United States, most often during the hours before and after school, and peaking in September. And, there has been a noticeable demographic shift. It is now much more likely that a teenager between the ages of 15 and 19 will be hit by a car than his or her younger counterpart.

Often, using a digital device while walking leads to these incidents. With this knowledge, the National Safety Council is focused on efforts to eliminate distracted walking—specifically walking while texting. According to a study by The Nielsen Company, kids age 13 to 17 send more than 3,400 texts a month. That's seven messages every hour they're awake.

With more and more children and teenagers owning digital devices, it's crucial that children understand the importance of pedestrian safety. As children prepare for the new school year, they need to learn and practice basic safety tips while walking to and from school, around school buses and cars, and to other activities.

While it's important to keep these rules in mind during the school year, they should be practiced at all times:

- Don't walk, talk, and text
- If you have to talk or text, move out of the way of others

- Don't cross or walk in the street while using an electronic device
- Don't walk with headphones in your ears
- Be aware of your surroundings, especially in congested areas
- Always walk on the sidewalk if one is available; if you must walk on the street, you should face oncoming traffic
- Look left, right, then left again before crossing the street
- Cross only at crosswalks

#### Kids as Young Drivers

Teen crashes spike in September as they head back to school and happen more during hours when school begins and lets out. Half of all teens will be involved in a car crash before graduating from high school. The more you know, the more you can do to prevent these crashes.

No state has laws strong enough to fully protect new teen drivers. Household rules about passengers, nighttime driving, and cell phone use can fill gaps in state laws. There is no substitute for a parent's guidance as teens learn to drive. Be the coach your teen needs you to be.

Contrary to popular belief, teens crash most often because they are inexperienced. They struggle with judging gaps in traffic, driving the right speed for road conditions, and turning safely, among other things. When inexperience meets the road, crash risks increase.

Graduated Driver Licensing (GDL) systems are proven to reduce crashes involving teen drivers by as much as 40%. These systems help maximize teens' driving experience while minimizing common crash risks such as passenger distraction, nighttime driving, and cell phone use. Practice builds experience and reduces risk. Learn more and get free resources at DriveitHOME.org.

Whether kids drive, walk, ride their bicycle or take the bus to school, it is extremely important that they—and the motorists around them—follow proper safety precautions.

Tune in next month for safety tips for motorists.

~Margareth

### Inside This Issue:

Beware of the Bait and Switch ..... 2

Protect Your Child's Eye Health ..... 2

Thank You for Your June and July Referrals! ... 3

Picture of the Month .... 4

Connect with us on Social Media ..... 4

Trivia Contest ..... 4

### Quick Car Tip:

- What are the top things that attract car thieves? Unlocked doors, rolled-down windows, a key in the ignition, and valuables in plain sight.
- To protect yourself, always remember to lock up your vehicle and take your keys with you.
- Don't leave valuables, bags, purses, or backpacks in view.
- Many vehicle thefts happen when the owner only left the car for a moment.
- Take these precautions even if you are just away for a few moments!

# Beware of the Bait and Switch

We've discussed this topic a few times in the past, but it's so important that it bears repeating. In today's competitive insurance environment, sometimes what you see is not what you get.

### **The Bait**

We hear horror stories of customers who purchased insurance (usually through the direct channel), after they were offered an attractive price, only to see a large adjustment in their premium bill a month later. The adjustments are so large the customers would never have agreed to it if they had been given this information at the point of sale.

Consider this example of a customer at a car dealership: The customer tells the car salesperson that he or she cannot afford the vehicle's insurance and cannot buy the car, but the salesperson gives the customer the number of a direct carrier that can help. The customer calls the number, gives basic information over the phone and receives a quote for an insurance premium that is much lower than his or her current rate, which will allow the customer to purchase the car.



### **The Switch**

A month goes by and the customer gets his or her adjusted bill. The customer cannot afford the adjusted insurance premium, let alone the car. So what happened? When the carrier issued the policy, it gathered the basic information about the driver and desired policy limits, but did not run any of the underwriting reports. The carrier issued the policy without knowing all the facts.

When the carrier runs the underwriting reports, the reports reveal who else is living in the residence, any accidents or claims the driver may have had, any traffic or motor violations they've experienced, or the customers' insurance score.

The underwriter uses all the data in these reports as rating factors to determine the premium properly. Without these reports, the customer's quote is as reliable as a 30-day weather forecast. Unfortunately, at the time of purchase, insureds see only the reduced premium and the savings they receive at that point, based on inadequate underwriting information.

### **The Independent Touch**

We, as professional, independent insurance agents, believe in the importance of open conversation and explaining insurance coverage options with our clients. Rather than a hastily run quote, we prefer to use all of your information to make sure the quote is as accurate as possible, so you won't be surprised a month later when the premium bill is received in the mail. Please remember, if an insurance quote seems too good to be true, it probably is.

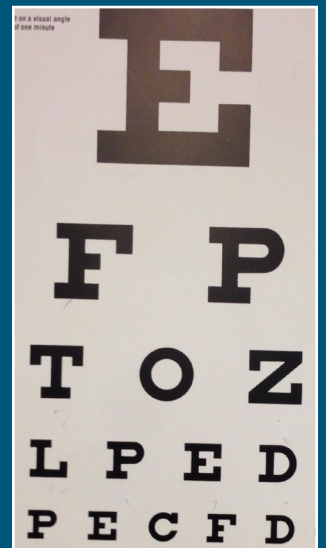
## Protect Your Child's Eye Health

August is Children's Eye Health and Safety Month! While you may be focused on getting your kids back to school, it's also a good time to get your child's eyes checked before school starts.

Most children have healthy eyes, but there are some conditions that threaten good vision. Many of these eye diseases and disorders can be addressed if they are caught early. Be aware of the signs that indicate a potential vision problem: Wandering or crossed eyes, a family history of childhood vision problems, disinterest in reading or viewing distant objects, and squinting or turning the head in an unusual manner while watching TV.

If you suspect your child to have an eye disease, such as color blindness, a lazy eye, a drooping eyelid, or refractive errors, be sure to bring it up to your child's pediatrician.

Children should also wear protective eyewear while participating in sports or recreational activities and should play with age-appropriate toys. Avoid letting your child play with toys that have sharp or protruding parts.



One of the best ways to ensure your child keeps his or her good vision throughout life is to set a good example!

# 2015 Referral Contest

You Choose!



Thank You for Your June & July Referrals!

- Adriatic Tile
- Camille Marrota
- Cathy Castillo
- Damon Meros
- Eugene Vasseur
- Fred Pope
- Lynn Fetter
- Nancy Gray
- Natalie Serra
- Pat Eppolito
- Veronica Flesch
- Alicia Wright
- Amy Napolitano
- Cathy Castillo
- Deb Himer
- Drew DesLauriers
- Ivy Asante
- John Bottigliero
- Jeanmarie McSpedon
- Kathy Morrow
- Lisa Zarra
- Madeline Russell
- Megan Olivera
- Nicole Dixon
- Richard DeGennaro

**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 winners:**

Kim and Maria present our June and July winners with their chosen prizes!

**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.



June winner, Damon Meros, chose the \$150 American Express gift card!



Maria presents July winner, Alicia Wright, with her Apple iPad Mini!

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



# Hauswirth & Sons

INSURANCE CONSULTANTS

A Division of World Insurance Associates  
332 Route 9 | Forked River, NJ 08731  
www.hauswirthinsurance.com  
609-693-3123 | 877-329-3261

Presort STD  
U.S. Postage  
**PAID**  
Toms River, NJ  
Zip Code 08753  
Permit No. 424

Our Director of  
Public Relations  
wants Grandpa to  
buy her a BMW  
logo for the front  
of her new bike.



Women!!



“ Geri was very helpful & honest with us. She got us an exceptional price on home insurance with a very reputable company, and saved us money. Everyone at the office was attentive & courteous. We like to deal with local people if at all possible.

~ Margaret R. Forked River, NJ



facebook.com/  
HauswirthInsurance



twitter.com/  
HauswirthIns



Website:  
www.hauswirthinsurance.com

## The Hauswirth Report

“Keep your face to the sunshine and you will never see a shadow.” ~Helen Keller



### Our June Winner

Congratulations to Michelle Czaszynski!  
Margareth presented Michelle with her bottle of Hauswirth Cellars wine, and you could be next -- Just send us your answer!

### June's Trivia Answer:

Judy Garland's signature song was 'Somewhere Over the Rainbow.'

## A Not-So-Trivial Pursuit

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

See how much you know about France with this month's trivia contest!

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](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: Which famous French landmark grows 6 inches every year?**