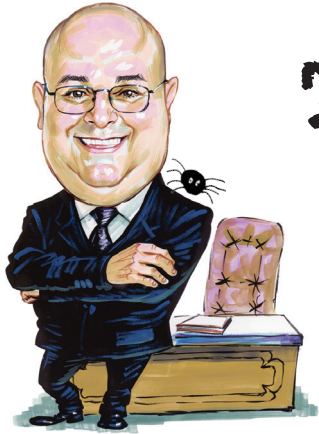


THE HAUSWIRTH REPORT

Love Bites—Get Umbrella Coverage



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HALLOWEEN STATS

- Americans spend over \$7 billion on Halloween each year.
- The average spent on candy to be given out to trick-or-treaters is just over \$21.
- The most popular adult costume each year is a witch. The next closest is a pirate.
- The most popular children's costumes are princesses and superheros.
- Almost 12% of pet owners dress up their pet.

In today's economy, everyone is pinching pennies. So why worry about umbrella coverage? Shouldn't a home and auto policy leave you adequately covered?

Unfortunately, we live in a world of lawsuits. Large damages can be awarded, be extremely expensive and have long-term financial impact. Those lawsuits can come from unlikely sources, such as our furry friends.

Take Herschel for instance. Herschel is a much-loved, rather timid labradoodle who enjoys taking naps on the driveway while his owner mows the lawn.

Herschel watched from eight feet away as his neighbor, a 39 year old man, showed off his rollerblading skills to his kids. The man wiped out on the sidewalk in front of Herschel's house and broke his leg. He required surgery, costing around \$35,000 in medical costs and \$18,000 in lost wages.

Fair or not, the man brought a lawsuit against Herschel's owner, suing for \$220,000 in damages. He alleged that Herschel

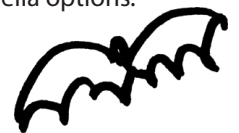
had caused the accident by getting in his way, despite multiple witnesses to the contrary.

But Herschel's owner was lucky—a jury vindicated Herschel. However, lawsuits such as these can easily exceed the limits on a homeowner's policy, leaving the insured responsible for the remainder. An umbrella policy would prevent that, giving you an extra \$1 million to \$5 million in coverage.

Our furry friends can put your assets at risk in other ways as well. According to the Center for Disease Control and Prevention, 4.7 million

people are bitten by dogs each year, with half of those occurring on the owner's property. Dog bites, according to the Insurance Information Institute, account for about a third of all homeowner's insurance claims, which only cover limited damages.

Protect what you love. Call us today at 609-693-3123 to talk about your umbrella options.



Fall Home Safety Tips

Household safety tips change with the seasons. As days get shorter and nights get longer, our habits begin to change. Most of us typically spend more time hunkering down at home and less time frolicking at the beach. That usually means resuming favorite fall pastimes like huddling through football games and drinking hot cocoa on the sidelines of our little ones' soccer games.

Arriving along with the season of autumn is a host of safety hazards we didn't have to think about over the summer, creating the need for a little extra vigilance. As the temperatures drop and you settle in for the approaching cold spell, consider the following pointers for ensuring you and your family stay not just warm, but also safe!

Warm up carefully. All types of heating units can be dangerous. If you use a wood-burning fireplace, secure it with a screen to prevent sparks, and make sure the fire is completely out before you retire for the night. If you depend on your home's furnace, make sure it has been inspected before you start to use it again. And, if you resort to space heaters, make sure they are in good working order (no frayed cords) and out of the reach of children.

Continued on page 2



Tips From Your Protection Team

Some members of the Protection Team at Hauswirth & Sons Insurance Consultants took some time to share their top tips with you this month! Have a question you would like the Team to address? Send it to jenniferdagostino@worldins.net and you could see it answered in a future newsletter!

Barbara Kroeger - Personal Lines Agent

Protect your secondary home! Summer is over and the kids are back at school. This means more activities at your full-time residence and less time at your secondary home at the shore. It also means a greater exposure to loss at the home where you are not present for an extended period of time. If you will not be spending much time at your "shore" house this fall and winter, consider these tips:

- ✓ Ask a neighbor you trust to periodically check your home for problems.
- ✓ Use programmable interior and exterior lighting with various times to make it appear your home is continuously occupied.
- ✓ Consider a central station alarm system with a low-heat attachment to tell you if the heat is not functioning.
- ✓ If possible, turn off the water to the home or at the very least turn off the water to the washing machine.
- ✓ Store valuables in a safety deposit box.



If you're buying a new secondary home or would like a free coverage review to make sure your secondary home is adequately protected, give me a call at 609-693-3123 or email barbara@hauswirth.net. I'm happy to help!

Boo!

Geri Baier - Personal Lines Agent



Fall is a great time to give your home a check-up! Now that summer has officially come to an end, it's time to prepare for colder weather! Inside, have your furnace checked and change your air filter. Examine your attic for signs of unwanted guests (look for ripped open vents) and check your washing machine hoses to make sure they aren't loose or cracked. Outside, cover your air conditioning compressor and your pool, including the filter and heater. Clean and put away any garden tools or outdoor furniture. These tips will help keep your home safe and your belongings in good shape to use again next year!

I can work with you to make sure you've got the coverage you need, while at the same time using all possible credits and discounts to make that coverage affordable. Just give me a call at 609-693-3123 or send me a note at geri@hauswirth.net. I want to help you meet your goals, and make sure what's important to you is protected.

Continued from page 1

Enjoy ambiance safely. If you use candles to add a warm glow to a cold night, make sure they are safely out of reach of children, can't be overturned by pets, and are not close to flammable items such as blankets, paper or other furniture. If you're known for falling asleep before heading to bed, extinguish all candles early in the night to avoid an unsafe, all-night burning situation.

Exercise yard safety. If you're going to be pruning trees and shrubs, hanging Halloween decorations, raking leaves, or engaging in other yard activities, use caution: be careful on ladders, avoid power lines, and put away yard tools when you're finished.

Be grounded. Make sure you make weather-friendly shoes and boots handy for the whole family. This is the season for slippery driveways and walkways. Without proper footwear, you can find yourself on your back or in the hospital.

At Hauswirth & Sons Insurance Consultants, we wish you a fabulous and foible-free fall season!





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:



OR



\$150 American Express Gift Card

OR



GoPro HERO3: White Edition Camera

Apple iPad Mini 2

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 September winner, Wendy Calder, with her \$150 American Express 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

THANK YOU FOR YOUR REFERRALS!



Alice Lombardi
 Amy Cappetta
 Angie Datello
 Bella Santoro
 Bill Brennan
 Bill Feher

Camilla Marotta



Cathy Castillo
 Charlie Bowden
 Courtney Uhl
 Danny Cianci
 Debra Humber



Donna Johnson
 Erin Lamore
 Frank Dalton
 Harry Matos
 James Baxter

Jean Marie McSpedon

Joao Vieira



John Bottiglieri

Justin Shearer

Kelly Balon

Marty Norton

Martin Tighe



Matthew Donato

Mike Favor

Pat Kendrick

Susan Sendner

Toni Colella

Victor D'Angelo



Vilma Oleri

Wendy Calder

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INSURANCE CONSULTANTS

A Division of World Insurance Associates
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~George B. Lanoka Harbor, NJ”



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THE HAUSWIRTH REPORT

“When black cats prowl and pumpkins gleam, may luck be yours on Halloween.”



OUR SEPTEMBER WINNER

Congratulations to Nick Malta!

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

September's Trivia Answer:

Harry Potter attended Hogwarts School of Witchcraft and Wizardry.

A Not-So-Trivial Pursuit

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

Get in the Halloween mood with this month's creepy trivia contest!

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 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 is the main character from the famous spooky tale, 'The Legend of Sleepy Hollow'?