



Lee Hendrie's

Oct. 2009

Insurance Update

PHD Insurance Brokers, Inc.

"dependability in an uncertain insurance world"

The Wise Professor

Welcome-Welcome-Welcome

Why would I want to write a column on "welcome" when you are already getting my newsletter? I must be off my rocker, right? Let me explain.

I will be attending a conference this month along with over 300 insurance agents from across the United States. During this conference, I will be speaking on PHD's Welcome Kit that is sent

out to most of our new clients. I say most, because once in awhile something does fall through the cracks, and for those of you who didn't get one, please forgive us.

When I started to take a closer look at our Welcome Kits (there are 3 of them), I realized just how much we really do want to "welcome" you as a new client. We want that first class welcome to continue every time you call our office for service, refer a friend, associate, or relative to us for a competitive price on their insurance, or just call because you would like some advice on an issue that is of concern to you. This is very important to me and has been throughout my insurance career.

Over the years, I have tried to instill this positive attitude into our employees' thinking, actions and words when they help you with service, a claim or other issue. We truly "welcome" your call, your questions and your confidence in us as your insurance advisor.

Have you ever noticed that we always refer to you as a client? Some just call you a customer, because they think a customer is here today and gone tomorrow so that there is never any feeling of relationship built



while you are their customer. As for PHD Insurance Brokers, I have always tried to build relation-

ships and have had many clients for over 20, 30 and even 40 years. Those clients stay because we have a relationship. They also have experienced the benefits of our relationship.

Where else do you get a monthly newsletter, are encouraged to read my blogs on our website www.phdinsurancebrokers.com and can receive Free Reports on nearly every subject you can think of just by requesting them? Those extras take time, experience and dedication of an expertly trained staff who also send their "welcome" to you today.

Check out the "Referral Rewards Program" on our website, too, as we would like to reward you for your referrals and extend our PHD Insurance Brokers' "welcome" to them, also.

Lee Hendrie

Inside the Update

- 2 Halloween Safety
- 3 Referral Program
- 4 Charity Survey

Include Pets in Your Disaster Plan

The Insurance Information Institute (I.I.I.) has the following suggestions for pet owners to plan how to survive a disaster. Jeanne Salvatore, senior vice president of the I.I.I., says, "People have lost their lives because they refused to leave their pets behind when ordered to evacuate. Therefore, it is important in include pets when creating a disaster evacuation plan."

Find a safe place ahead of time.

- Most public shelters that are set up for disaster victims will not accept any animals other than service animals. Therefore, it is important that you contact hotels and motels outside your immediate area to check policies

on accepting pets.

- Make a list of boarding facilities and veterinarians outside your area that might be able to shelter pets in an emergency. Include emergency phone numbers.



- Ask your local humane society or emergency management agency for information regarding community disaster response plans that might include pets.

In the event you are not home when disaster strikes, make advance arrangements to have a friend or neighbor pick up your pets and meet you at a specified location.

Continue Pg 2

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Halloween Safety For Kids

BEFORE NIGHTFALL ON HALLOWEEN:

- A good meal prior to parties and trick-or-treating will discourage youngsters from filling up on Halloween treats.
- Consider fire safety when decorating. Do not overload electrical outlets with holiday lighting or special effects, and do not block exit doors.
- While children can help with the fun of designing a Jack O' Lantern, leave the carving to adults.
- Always keep Jack O' Lanterns and hot electric lamps far away from drapes, decorations, flammable materials or areas where children and pets will be standing or walking.
- Do not permit children to bicycle, roller-blade or skateboard.
- Agree on a specific time when revelers must return home.
- Remind all household drivers to remain cautious and drive slowly throughout the community. Adult partygoers should establish and reward a designated driver.



WHEN TRICK-OR-TREATING:

- A Parent or responsible Adult should always accompany young children on their neighborhood rounds.
- Remind Trick-or-Treaters:
 - Stay in a group, walk slowly and communicate where you are going.
 - Only trick-or-treat in well known neighborhoods at homes that have a porch light on.
 - Remain on well-lit streets and always use the sidewalk.
 - If no sidewalk is available, walk at the farthest edge of the roadway facing traffic.
 - Never cut across yards or use alleys.
- Never enter a stranger's home or car for a treat.
- Obey all traffic and pedestrian regulations.
- Always walk. Never run across a street.
- Only cross the street as a group in established crosswalks (as recognized by local custom).
- Remove any mask or item that will limit eyesight before crossing a street, drive-

way or alley.

- Don't assume the right of way. Motorists may have trouble seeing Trick-or-Treaters. Just because one car stops, doesn't mean others will.
- Never consume unwrapped food items or open beverages that may be offered.
- No treats are to be eaten until they are thoroughly checked by an Adult at home. Law Enforcement authorities should be notified immediately of any suspicious or unlawful activity.

AFTER TRICK-OR-TREATING:

- Wait until children are home to sort and check treats. Though tampering is rare, a responsible Adult should closely examine all treats and throw away any spoiled, unwrapped or suspicious items.
- Try to apportion treats for the days following Halloween.
- Although sharing is encouraged, make sure items that can cause choking (such as hard candies), are given only to those of an appropriate age.

[Information from LAFD Website](#)

(Cont.) Include Pets in Your Disaster Plan

Make a disaster kit for your pets to include:

- Medication and medical records (including proof of rabies vaccination) in a waterproof container.
- Leashes, harnesses and carriers for transporting pets.
- A muzzle, if your pet requires one.
- Food and water for 3 days; a manual can opener.
- Your cat's litter and litter box.
- Current photo and description of your pet in case you become separated.
- Name and phone number of your veterinarian.

- Insurance company contact information and policy number, if you have pet insurance.

If you evacuate, take your pets.

- Be prepared to leave early; do not wait for an official evacuation as you might be ordered to leave your pets behind.
- Keep pets on leashes or in carriers at all times.
- Your pet should wear up-to-date identification at all times. Include the phone number of a friend or relative outside your area in case your pet is lost or you cannot be reached.
- Birds should be transported in a secure travel cage or carrier. During warm weather, carry a plant mister to mist the

birds' feathers periodically. Do not put water inside the carrier during transport; instead provide a few slices of fresh fruits and vegetables with high water content.

After a Disaster

- Once you return home, do not allow your pets to roam loose right away. Familiar landmarks and smells might be gone, and your pet may be disoriented. Give them time to get used to their "new" surroundings. Be patient. Try to get your pets back into their normal routines as soon as possible.

PHD's 2009 REFERRAL PROGRAM

Congratulations to **Igor Grigoryan**, the winner of PHD's September drawing of a \$50 Gas Card for referring a friend to PHD. **Elsie Cheng** was the winner of the quarterly drawing for a \$150 Gas Card. Igor and Elsie are now eligible for this year's Grand Prize drawing of a \$1,500 shopping spree or a 3-day/2-night "Trip To Las Vegas."

Tell your family and friends about PHD Insurance and you, too, could have a chance to win the Grand Prize!!!

For more details, call or visit www.phdinsurancebrokers.com/clientrefer1.htm



Gracie Velasquez

2008 Referral Campaign Award Winner for ONE THOUSAND, FIVE HUNDRED DOLLARS.

Past Winners

What a great opportunity to win valuable gifts as well as being able to treat yours friends, family and co-workers to the best service in town, a complete coverage analysis and a low, low price for their insurance. And now your favorite charities can win too! Watch our website, www.phdinsurancebrokers.com for details of this exciting program.

Lee Hendrie

\$1500 WINNER !!

47" Samsung Flat Screen TV



Mayra Guardado and the
Culver City Protection Team



**A 47" TV Just
for a Referral !!!!!**



**Don't Forget About All Those Starbuck's Cards and
\$50 & \$150 Dollar Gas Cards Winners !!!!!**



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Our Clients Say It Best

"Every time I call the office, I am greeted with enthusiasm. The customer service is EXCELLENT."

*April L.,
Moreno Valley, CA*

"Everything was great. Looked for all ways possible to save me \$\$\$."

*Maria S.,
Corona, CA*

"Each agent I've dealt with is very thorough and ends up doing more than I asked."

*Jessie N.,
Garden Grove, CA*

PHD's 2010 REFERRAL PROGRAM

Be sure to check out next month's issue for all the exciting details about PHD's 2010 Referral Program