



Lee Hendrie's

Jan. 2010

# Insurance Update

PHD Insurance Brokers, Inc.

*"dependability in an uncertain insurance world"*

## THE WISE PROFESSOR

## Inside the Update

The staff of PHD Insurance Brokers and I want to wish you a successful and healthy New Year! We really appreciated your business in 2009 and want to continue earning your business again in 2010. We don't take any of our clients for granted as you are the reason we are in business.

My last few Insurance Update



newsletters have given you an insight into our vastly improved "Client Referral Program." The rewards have been increased, as I have previously mentioned, with the Grand Prize being **\$5,000.00**. Now that is something that even I would want. But really, it's more than the money or other rewards that are at stake here. It is an opportunity for you to introduce your family, friends and co-workers to PHD so they can get competitive

insurance, excellent service and a knowledgeable insurance advisor who cares about them and the protection they need.

During the past year we have been able to secure new insurance company appointments. Some are very competitive in price while some are stressing coverage and the enhancements they provide for those who have extra ordinary assets that need protection.

We have new financial insurance advisors who can help you with your retirement plans, mortgage insurance, disability insurance, and other related insurance needs. We want you to be able to get everything with one agency, and that agency is PHD Insurance Brokers, Inc.

We will be having special activities during the year to reward your loyalty to PHD. Watch for those announcements as the year progresses. I think you will be pleased and want to participate in them.

Thank you again for your business and our relationship.

Lee Hendrie

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## New Laws of 2010

SACRAMENTO, Calif. –Every year at this time Californians are introduced to new Laws that could impact their lives. This year is no different. In a **California Highway Patrol press release for 2010**, new laws are introduced that will affect motorists on our state roads and highways.

**Ignition Interlock Devices**—July 1, 2010, a pilot program in the counties of Alameda, Los Angeles, Sacramento and Tulare will go into effect from July 1, 2010, to January 1, 2016. The pilot program will require the installation of an **IID** on the ignition of the vehicle of someone who has had past DUIs. An **IID** is a breath alcohol *ignition interlock device* and will need to be activated

before the ignition starts. **Driving Under the Influence**—Effective July 1, 2010, this new law requires the Department of Motor Vehicles "to advise second and third time misdemeanor DUI



offenders of the following options: obtain a restricted driver's license that would allow driving after serving a 90-day suspension period for a second conviction of misdemeanor DUI, or a six month suspension period for a third conviction of misdemeanor DUI if the violation only involves alcohol. The offender must enroll in a DUI program and the offender must install and maintain an IID in their vehicle."

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# THE "SENSELESS" KILLER

Every year, nearly **300 people** in the United States die from this toxic gas.

## WHAT IS CARBON MONOXIDE?

Carbon monoxide is produced by burning any fuel. Therefore, any fuel-burning appliance in your home is a potential CO source. When appliances are kept in good working condition, they produce little CO. Improperly operating appliances can produce fatal CO concentrations in your home. Likewise, using charcoal indoors or running a car in a garage can cause CO poisoning.

## SYMPTOMS OF CO POISONING

Carbon monoxide poisoning can kill you. The initial symptoms of CO are similar to the flu (but without the fever). They include:

- Dizziness

- Fatigue
- Headache
- Nausea
- Irregular breathing

Remember, if you have any of these symptoms and if you feel better when you go outside your home and the symptoms reappear once you're back inside, you may have CO poisoning.

## CLUES YOU CAN SEE

These are signs you can look for:

- Loose or missing furnace panel
- Sooting
- Loose or disconnected vent/chimney connections
- Debris or soot falling from chimney, fireplace, or appliance
- Loose masonry on chimney
- Moisture inside of windows

## CLUES YOU CANNOT SEE

- Internal appliance damage or malfunctioning components

- Hidden blockage or damage in chimneys

## SOURCES OF CARBON MONOXIDE

- Room Heater
- Furnace
- Charcoal grill
- Range
- Water Heater
- Auto in closed garage
- Fireplace

## WHAT CAN YOU DO?

- Make sure appliances are installed according to manufacturer's instructions and local building codes. Most appliances should be installed by professionals.
- Have the heating system (including chimneys and vents) inspected and serviced annually.
- Follow manufacturer's directions for safe operation.

- Examine vents and chimneys regularly for improper connections, visible rust or stains.
- Notice problems that could indicate improper appliance operation.

**INSTALL A CO DETECTOR FOR ADDED SAFETY (Must meet the requirements of UL 2034)**

## WHAT YOU SHOULD NOT DO

- Never burn charcoal indoors or in a garage.
- Never service appliances without proper knowledge, skills, and tools.
- Never use the gas range or oven for heating
- Never leave a car running in a garage.
- Never operate unvented gas-burning appliances in a closed room.

## (Cont.) New Laws of 2010

**Move Over/Slow Down--** Requires a person driving on a freeway and approaching in a lane immediately next to an emergency vehicle-- with emergency lights on-- including a tow truck that displays flashing amber warning lights, to safely make a lane change from that lane, or slow to a reasonable speed.

**Department of Transportation Vehicles--** Much like the **Move Over/Slow Down--** Requires a person driving on a freeway and approaching in a lane immediately next to an emergency vehicle with emergency lights on, including a tow truck that displays flashing amber warning lights, to safely make a lane change from that lane, or slow to a reasonable speed. This is an addition to the Move Over Law and includes stationary vehicles marked "Caltrans" flashing their amber warning.

**Television Broadcast or Video Signal--** This new law allows for viewing of TV, movies and any other screen viewing as long as the driver cannot see it.

**Personal Liability Immunity--** "Effective August 6, 2009, this new law provides that a Good Samaritan who renders medical or non-medical care at the scene of an emergency would not be liable for any civil damages" according to the Highway Patrol press release.

**Toll Evasion Violations--** "This new law permits vehicular crossings and toll highways operating in California to use a pay-by-plate toll system where motorists are identified by their vehicle license plate and billed or the toll is deducted from the Automatic Vehicle Identification (AVI) account."

This law also makes it a violation for a person who is going on a **pay toll road** to enter without at least one of the following: "Money in an amount to pay the prescribed tolls, and transponder or other electronic toll payment device associated with a valid AVI account or a valid vehicle license plate properly affixed to the vehicle in accordance with current law."

### and the most important law of 2010.....

**Bicycles--** "This new law allows a person to ride a bicycle without a seat if the bicycle was designed by the manufacturer to be ridden without a seat."

### WOW!!!!

Do not forget to fill out those part time legislature petitions.

**WOW!!!**

**PHD Insurance Brokers**

**2010 NEW & EXCITING REFERRAL PROGRAM**

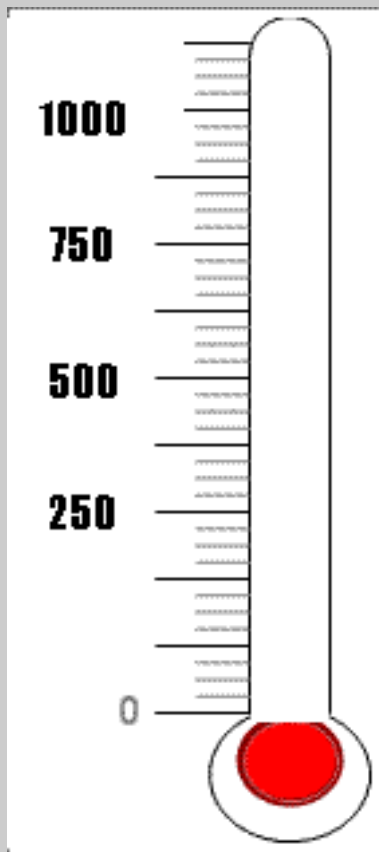
Tell Others About Us and For Each Referral You Refer to Us for a FREE, no-obligation, comparison quote on their home, auto or business insurance, we will Donate \$6.00 to Charity!

We will contribute \$2.00 to each of the following charities

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\$0

**PHD Is Always In The Mood For Referrals!**

Remember, there is NO limit to the number of people you can **Refer** or the number of times your name can be entered to win.

**MULTIPLE referrals** count as multiple chances to win an **I Pod Touch** or the grand prize of

**\$5,000.00**

PHD INSURANCE BROKERS, INC.

Award-Winning Service \* Great Rates \* Friendly Service

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**Do not miss your chance to win \$5,000.00**

Visit [www.phdinsurancebrokers.com/clientrefer1.htm](http://www.phdinsurancebrokers.com/clientrefer1.htm) for full contest details.



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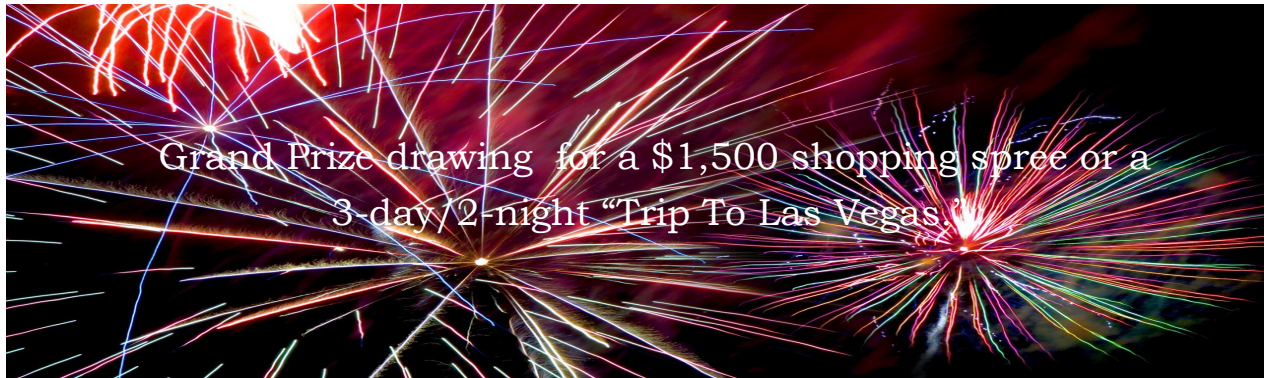
*Lorene D.,  
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*"Thank you for your time and effort in finding us the lowest rates"* Maria L.

*Corona, CA*

# IT IS GRAND PRIZE TIME

PHD WILL BE ANNOUNCING ITS GRAND PRIZE WINNER



Grand Prize drawing for 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](http://www.phdinsurancebrokers.com/clientrefer1.htm)**

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