



Lee Hendrie's

May 2008

Insurance Update

PHD Insurance Brokers, Inc.

"dependability in an uncertain insurance world"

The Wise Professor

Recently I heard a radio commentator comment on the anniversary of the Long Beach earthquake. If you're a history buff you know that it, along with the great San Francisco earthquake, is one of the most devastating in California history. For many of us we can better relate to the Northridge earthquake that took place just a short time ago.

In my March 2008 "Wise Professor" column I mentioned the need to consider changing out of your California Earthquake Authority (CEA) coverage and talking to us about a new policy we can provide for you at a lower cost and with better coverage. Again I



would urge you to take this matter seriously. For most of us our homes are the biggest investments we have. Even with the sub prime loan disaster and the falling value of our homes, it still provides us with shelter and a nice equity that we may need in our later years. Can you

imagine how you would feel if an earthquake wiped out your equity and left you homeless? I can assure you it is a scary thought for



me and I would trust the same for you.

Our gas prices keep going up and yet we "find" the money for it. The notion that an earthquake won't happen or affect me is to think very foolishly. Ask the people who resided in Northridge and the surrounding areas. Many are still trying to recover from that event and are struggling to find a way out of their financial mess.

Your personal insurance consultant has been trained to help you obtain this coverage. They will discuss the coverage with you and answer your questions. Why not call them and find out how to protect the biggest asset many of you have?

Lee Hendrie

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Grill Up Some Summer Fun

Summer Food Safety

With the temperature rising, foods can quickly reach the Temperature Danger Zone. The Temperature Danger Zone is between 40 degrees F and 140 degrees F. Bacteria rapidly multiplies in this temperature range. Keep cold foods cold and hot foods hot.

Your refrigerator should have an internal temperature of 40 degrees F or lower to keep foods cold. It might be necessary to set the temperature lower during the summertime to maintain the 40 degrees F. Shop for refrigerated and

frozen foods last. If you have a long trip home or



plan to run a few errands after food shopping, place a cooler with ice in your car to transport cold and frozen foods. Once home, refrigerate foods immediately.

On the Grill

Always wash hands before starting any food preparation. Wash hands in warm, soapy water for at least 20 seconds. Don't forget to clean cutting boards with hot soapy water and a brush.



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Boating season is almost here. Is your boat, RV, personal watercraft, or off-road vehicle insured? If the answer is no, call or visit us on the web for your FREE Family Protection Quote !!!

Safety Tips For Fighting Spyware

The best defense against spyware and other unwanted technologies is to prevent them from getting on your computer in the first place. Awareness is the best approach to protect yourself online, so staying up-to-date on current threats and safe surfing practices is essential. Here are some steps you can take to stay safe while still getting the most from the Internet and software programs.

Keep security on your computer up to date.

Update security patches:

Many malicious spyware developers exploit known security holes in essential software, such as operating systems and browsers. Update essential software frequently. Automate the process if your vendor offers the option.

Security and privacy settings in Internet browsers:

Many Internet browsers have security and privacy settings that you can adjust to determine how much—or how little—information you are willing to accept from a Web site. Check the documentation or help file on your Internet browser to determine how to adjust these settings to appropriate levels. See GetNetWise.org

for detailed instructions.

Download programs only from Web sites you trust.

If you are not sure whether to trust a program you are considering downloading, ask a knowledgeable friend or enter the name of the program into your favorite search engine to see if anyone else has reported that it contains spyware or other potentially unwanted technologies.

Look carefully at the address of the site you are visiting to make sure it is not an obvious spoof.

Be particularly suspicious of programs you see advertised on unrelated Web sites. If a maker of a screensaver, “smiley” inserter, or other program heavily promotes its purportedly-free product, the product may include extra software you do not want.

Beware the fine print: Read all security warnings, license agreements, privacy statements, and “opt-in” notices with any software you download.

Whenever you install something on your computer, make sure you carefully read all disclosures, including the license agreement

and privacy statement. Sometimes important information such as aggressive installs



or the inclusion of unwanted software in a given software installation is documented, but it may be found only in the EULA. The fine print may be the only place consumers can find notice of potentially unwanted technologies. Unfortunately, careful consumers must read *all* the fine print.

When given the choice of opting into something, make sure you understand fully to what you are agreeing.

If you have doubts about the legitimacy of the software, do not install it, or go to a trusted source to find more information about the software. To be safe, you should never install software if you are uncertain about it. **Continue Pg4**

What Does It All Mean?

Bodily Injury Liability

Pays when you are legally liable for injury or death caused by your vehicle. Legal fees and court costs are also included. Pays up to the first limit for each person and up to the second limit “Total” for all injury in the accident for which you are legally liable.

Property Damage Liability

Pays when you are legally liable for damage to the property of others caused by your vehicle.

Uninsured Motorist

Pay damages that you, household relatives, and passengers in the insured motor vehicle are legally entitled to recover

because of bodily injury and property damage caused by an uninsured or hit-and-run motor vehicle. Pays up to the first limit for any one person and subject to the first limit for any one person up to the second limit for all persons injured or killed in an accident. This could also be single limit coverage.

Comprehensive Pays for loss or damage to your vehicle caused by fire, theft, vandalism, hail, windstorm, riot, falling objects, flood, etc. The deductible applies to all damage. Does not pay for collision or upset. That is paid under your collision if you carry collision.

Collision

Pays for loss or damage to your

vehicle caused by a collision with another object, or by upset of the vehicle. Payments are made on “actual cash value” basis for the amount of each loss. Your deductible applies for this coverage applies first.

Towing

Pays up to the limit on your policy for each claim for towing your vehicle and any labor costs, such as changing a tire or a “jump start” at the place of disablement. Does not pay for parts or subsequent repair costs.

Rental Reimbursement

Pays towards expenses to rent a vehicle if you have a covered loss (comprehensive or collision) and your vehicle is disabled longer than 24 hours.

Usually a \$600 maximum.

GAP

Additional coverage for your leased auto may be added to provide limits in excess of actual cash value of the auto. This coverage would apply if the lease agreement makes the insured liable for the amount greater than the actual cash value of the car at the time of a covered theft or total loss.

Medical Payments

Pays medical, hospital, and funeral expenses for you, household relatives, and guest passengers injured in a motor vehicle accident regardless of fault. Also protects you and household relatives if struck as pedestrians.

(Cont.) Grill Up Summer Fun

Make a solution of one teaspoon of chlorine bleach to a quart of water and soak the cutting boards for a few minutes. Rinse with clean water and pat dry. Marinate raw meat, poultry and fish in a covered, non-reactive (glass) dish in the refrigerator. Do not let marinating food sit on the counter. Do not use the marinade to baste the food once you have started to cook. Instead, set some of the marinade aside before you add the raw meat, poultry or fish. Marinades should be brought to a boil before using as a sauce on cooked foods. Bring your food thermometer to the grill to check that foods reach the proper internal

temperature. Beef cuts should be 145 degrees F for medium rare and 160 degrees F for medium. Whole poultry should be 180 degrees F. Fish should flake easily with a fork. Meat patties should be 160 degrees F. Ground poultry should be 165 degrees. When you cut into the food, juices should run clear and the meat should not be pink. Don't cross-contaminate. Use a clean plate to hold or serve cooked foods. Do not use the plate that was used to carry the meat, poultry or fish to the grill. Serve hot, grilled foods immediately. Food should not be at room temperature for longer than two hours.

Insuring Your Recreational Vehicle

Boats, jet skis, ATVs and recreational vehicles are exciting modes of transportation. But ownership of these thrill-seeking vehicles creates the need for special insurance to protect you, your passengers and others.

At a minimum, boats, jet skis, ATVs and recreational vehicles need "liability" and "comprehensive" insurance coverage. Liability protects you if your vehicle injures someone or damages someone else's property. Comprehensive insurance protects your property in case of vandalism, damage or destruction caused by theft or fire. The amount you pay for your boat insurance will depend on many factors including the boat's value and the value of your boating equipment, the engine's horsepower and whether it's in-board or out-board and the length of the boat. You may be eligible to receive lower rates if you hold a captain's license or have completed safety courses provided by the U.S. Coast Guard Auxiliary or Power Squadron Courses.

The price of insuring a jet ski varies depending on its engine power and value. Your insurance costs will typically be higher for a jet ski with more than 500 cc.

You also may obtain insurance to protect your trailer, or to pay you for medical payments if you're in an accident.

You may want to purchase an automobile policy to cover your recreational vehicle. This policy will provide you with liability, medical payments and physical damage coverage for your motorhome and can be endorsed to include coverage for rental to others. Another coverage you may want to consider is **replacement cost/purchase price**. In the event of a total loss, you will receive a new unit equal to the model, class, body type and equipment of your previous one. You will be compensated for the actual purchase price of the vehicle.

Special rates may apply if you are more than 45 years old and have a good driving record. All recreational-type vehicles can be protected by the same basic policy. Ask your independent insurance agent to provide you with more details about this special insurance and guide you in purchasing the best coverage to maximize your enjoyment and meet the insurance needs for your sports and recreation equipment.

Congratulations to Kenneth M. McMurren for being our April's 2008, \$50 Gas Card Winner.

Kenneth has now qualified for a chance to win our quarterly \$150 Gas Card drawing as well as our 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

Have you bought a home or gotten married? Now would be a good time to call or visit us on the web to evaluate your policy limits to insure you are properly covered.
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Something To Consider

Aggressive drivers are becoming more visible, according to a Media and Injury Prevention Program at the University of Southern California.

"Aggressive driving is now the most common way of driving," says co-director Sandra Ball-Rokeach. "It's not just a few crazies - it's a subculture of driving." Stories of aggressive drivers chasing, punching or shooting their victims are common. But you might avoid becoming a victim if you know how to remain calm and avoid acting upon your feelings. Ask yourself the following questions to determine whether or not you are an aggressive driver:

1. Do you speed up when someone tries to pass you?
2. Do you tailgate people who are going slower than you?

3. Do you weave in and out of traffic?

4. Do you pass cars on the right?

5. Do you flash your headlights at vehicles?

6. Do you overuse your horn?

7. Do you make obscene gestures?

8. Do you yell out your window at people?

9. Do you race for a position on the highway?

The National Highway Traffic Safety Administration considers some of these behaviors aggressive. So, next time, think twice before doing any of these things. Results can be deadly.



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Our Clients Say It Best

Policy issues

“PHD staff is very friendly. They’ve been helpful with issues I had with my policies.”
Jose D.
Norwalk, CA

Recommend PHD

“Reps are very informative and courteous. I would recommend to all my friends.”
Tue T.
Santa Ana, CA

Follow up

“Agent followed up with calls to ensure I received information”
Andrew M.
Anaheim Hills, CA

(Cont) Safety Tips For Fighting Spyware

Don't be tricked into clicking: You don't have to click "OK," "Agree," or "Cancel" to close a window.

If you want to close a window or dialog box, consider the options provided by your operating system or Web browser, such as closing the window with the 'x' mark in the upper corner or typing Alt+F4 in Microsoft Windows.

Pay attention when closing windows; some dialog boxes may have a prominent statement that says, "Click here to close window," then in less prominent text adds, "and install software."

Be especially careful with certain types of "free" programs.

Many file sharing applications are bundled with other, potentially unwanted software. Similarly, screen savers, cursor enhancements, wallpaper bundles, "smiley" inserters and any other software promoted aggressively often include extra software you did not request and aren't expecting. Be sure you clearly understand all of the software packaged with those programs.

Use available tools to detect and delete spyware.

There are a number of security tools available from a variety of vendors that can help you identify spyware, stop the installation of it on your PC, and/or remove it.

Anti-spyware and Anti-virus software:

There are a number of programs (available both free and for a fee) from reputable vendors that can help detect spyware, prevent spyware from being installed on your PC, and/or remove spyware if it is installed. (Some programs can be removed through "Add/Remove programs" or other standard operating system features.) Note that some software that claims to be an anti-spyware tool is actually adware or other potentially unwanted software in disguise. For this reason, you should read reviews to be sure any anti-spyware software you download is from a reputable publisher.

Personal firewall:

Installing and using a firewall provides a helpful defense against remote installation of spyware by hackers.

We encourage you to learn more about how to protect yourself from spyware by visiting the US federal government OnGuard OnLine Web site at <http://www.onguardonline.gov>.

Article source was

<http://www.antispyspywarecoalition.org/>