



Lee Hendrie's

June, 2008

Insurance Update

PHD Insurance Brokers, Inc.

"dependability in an uncertain insurance world"

The Wise Professor

Got your bikini and sun tan lotion ready? Are you prepared for the fun and relaxation that summer provides here in Southern California? I know I'm ready to enjoy the beach, mountains and all the special places we have here.



Travel may be difficult this year because of the high gas prices and the many new charges the airlines are imposing. Therefore, we may have to think "local" for our vacation. Many of us will have to adjust for the times. This is also true when you consider your insurance.

We are adding additional insurance companies to our list of companies that stand ready to insure you. New products are constantly on the scene with more coverage and options that may help you insure your unique situation. Don't be fooled by the internet or other companies that only stress "cheap" insurance. It's interesting that they offer to write it "cheap" but not include advice on what your true needs are to protect your family. At PHD Insurance Brokers, we

know you and your account. Each time your renewal comes up we have sent you a checklist to see if things have changed. Why do we do this when the insurance company will issue the policy automatically with little or no input by you?

When you return your checklist we are able to determine if we have a way to lower your premium. For example you may have changed jobs and now commute a shorter distance to work. You may have had one of your children go off to college and now qualify for a discount. Your car is older and you may want to consider eliminating your comprehensive or collision coverage. Why not complete the questionnaire and let our trained Protection Team members help you save money.

With that in mind, you might also want to think back over the last 6 to 12 months and see if you have added more furniture, jewelry or other items to your home's contents. Do they need to be included now? What about an addition to the house that now makes it more valuable? Don't just throw the next questionnaire away; take a few minutes to fill it out and return it. We are here to help and serve you, our most important reason for us to be in business.

Have a great summer, and don't forget the lotion!

Lee Hendrie

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Love, Marriage, and Insurance

Marriage can be one of the most significant events and times in a person's life, and just as important as it is to love and



cherish your spouse, it's equally important to be sure that you have enough insurance coverage so that you are both taken care of. That is why it's important to review your life, homeowners and car insurance coverage and see if any adjustments can be made to help you out financially in your new married life.

Life Insurance - Life insurance should be the first thing you consider or review when you become married. Life insurance helps your spouse financially in the event of your death by covering debts you may have incurred, and it is equally important if you are

considering having children or even buying a new home.

Health Insurance - Combining health insurances is another thing that you may want to take a peek at once you are married. If you have a good employer-sponsored health insurance plan, it may be more cost effective to move your spouse over to your plan. Then, of course, your spouse may have a better plan than you, prompting you to switch to theirs. It's most important to review and compare the features and benefits of both health plans to see which will work best for you and your spouse.

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Boating season is 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 !!!

WHAT DRIVERS REALLY DO BEHIND THE WHEEL

Information from the Network of Employers for Traffic Safety (NETS) indicates most people are doing more than driving behind the wheel. It seems that almost every driver has the secret ability to do complex tasks while driving.

Watching the road can be monotonous when behind the wheel. Some 32% of drivers responding to a survey done by NETS have an interesting way to liven up the experience a little—they **read!**

Whether it is reading a map or mystery novel, your chances of a near-accident are 3.4 times greater when you do either!

NETS also reports that 70% of surveyed drivers steer and **stuff their face** at the same time. This meals-on-wheels lifestyle requires multiple steps and/or involves several glances away from the road which ups the chances of danger by 2 or 3 times.

The next group surveyed by NETS 'fessed up to behind-the-wheel **priming**—combing their hair, applying



makeup or shaving, putting these 18% of respondents at 3 times greater odds of being in an accident or narrowly avoiding one. Another 10% of those surveyed prepare for work while driving—reviewing notes, talking on the phone, making lists, or using a computer—while piloting a two-ton-plus machine during rush hour.

Then there are the poor souls who have to deal with rambunctious kids in the backseat. A full 39% surveyed said they **tend to their children** while they drive. Looking away from the road for long glances, along with reaching for a moving object or swatting an occasional bee that gets through the window doubled this group's risk for an accident.



Using a cell phone, whether it is handheld or a hands-free system, was a distraction of 51% of the respondents. According to a study from the University of Utah, drivers talking on cell phones are as bad as drunks behind the wheel. It seems that the conversation itself gives you the level of impair-

ment of someone with a blood alcohol level of 0.08% --the legal limit.

A full 84% of drivers told NETS that they **adjusted** their vehicles' **controls** (air conditioning and audio system) while they drove. Depending on how you make your adjustments, you could face the same risk as those who eat behind the wheel by glancing away from the roadway while making these adjustments. Factor in GPS devices, MP3 players and all sorts of modern equipment making their way into cars, and the risks gain even more weight.

California is one of 17 states that as of 2008 now prohibit teens and inexperienced drivers from adding cell phone calls or texting to their list of distractions. Other issues tough to regulate will require research and educational initiatives to overcome to bring down the risk factors. Automotive options like the conversation mirror and hands-free in-car communications systems are some of the recent initiatives being studied to provide safer alternatives to taking attention from the road.

The Risks of Car Airbags

New research reported by Dr. Craig Newgard, of the Oregon Health and Science University of Portland, indicates that individuals smaller than 4 foot 11 inches or taller than 6 foot 3 inches are at risk for injury when airbags deploy.

Dr. Newgard states that, "Airbags are designed to be a protective mechanism for automobiles but as the years have gone on and we have more insight, we know that certain groups of people are at risk of injury rather than have a benefit from them."

He and his colleagues took a rigorous look at over 52,000 drivers and 15,000 front-seat passengers involved in motor vehicle crashes over an 11-year period of time. Their findings indicate 2.5% of drivers and 2.6% of passengers were seriously injured by airbags.

Body weight was not a contributing factor to injury rates. This is a potentially important observation, given that many "smart" airbags use body weight to determine how the airbag deploys.

Based on the study findings, Newgard advises, "For passengers, if you happen to be tall or small stature and you have a



choice, riding in the back is probably a smarter choice not only from the airbag issue but there is a lot of other research that suggests that the backseat is a safer place." For drivers, there are fewer options. "For those either small or tall drivers, the current recommendations are to try to sit as far as possible away from the airbag—at least 12 inches. But, probably what needs to happen is to allow people fitting those statures to have an airbag on/off switch installed in the vehicle."

Healthy Eyes

Being intentional about eye health is something most of us fail to do on a regular basis. Here are some common-sense practices we often overlook:

Use the right light. Eye strain is the consequence when the light is too bright or too dim.

Regularly "stretch" your eyes. Every 30 minutes or so during your waking hours, roll your eyes to the left and right.

Rest your eyes periodically by closing them for a full minute, especially if you're glued to a monitor or watching lots of TV.

Use eye drops to soothe stressed-out eyes. Purchase a small bottle of over-the-counter, hypoallergenic drops.

Wear sunglasses year-round. Unless skies are heavily overcast, keep those sunglasses on when you're outside during daylight hours. Ultraviolet rays are virtually as damaging in the winter as they are during summer months.

Get enough sleep. It's the best remedy for eye strain and stress.

Have you gotten married or bought a home? Now would be a good time to call or visit us on the web to evaluate your insurance coverage.

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(Cont.) Love, Marriage, and Insurance

Additional Coverage—When it comes to married couples' valuables, it is important to be sure you have adequate coverage in the event something happens to your engagement or wedding rings. Homeowners and renter's insurance, though they do protect the physical structure of your home and its possessions, don't always cover jewelry. You will want to discuss with your insurance agent the difference between a rider on your homeowner's policy to cover your jewelry for either "actual cash

value" or "replacement cost coverage" to see which is most beneficial to you.

Car Insurance - It's important to inform your auto insurance company or agent that you are married, because many auto insurance companies offer discounted rates for couples who have "tied the knot". Also, check to see if they offer any other discounts, such as multi-car or multi-policy discounts. You may be able to save more than you thought!

Best Cars for Summer Road Trips

Even with the record high gas prices, motorists aren't expected to shy away from hitting the road this summer from Memorial Day through the Labor Day weekend. One of the best autos to handle the road is the **Honda CR-V**. It has 36 inches of cargo space, the roomiest among its closest contenders in the compact SUV category. That's key for travelers who want ample space to load luggage, golf clubs and coolers.

The **Nissan Sentra** topped the group of compact sedans; the **Ford Focus** won out among coupes and the **Ford Taurus** among large sedans. This trio provides a winning combination of fuel economy, comfortable leg room for front-and rear-seat passengers and better-than-average road handling.

Whether they're driving an SUV, coupe, sedan or minivan, drivers taking to the road are looking for fuel-efficient, roomy cars that are capable of

handling a variety of traffic and road conditions, supply enough trunk or cargo space, offer an ample amount of leg room and provide safety protection in the event of a crash.

Both the **Ford Focus** and the **Ford Taurus** offer the best fuel efficiency in the group, with a combined EPA rating of 28 miles per gallon for each of these models. All of the vehicles earned a minimum of four stars in the most recent National Highway Traffic and Safety Administration frontal and side crash-test ratings; all are equipped with front and side airbags. Many added features on newer cars make traveling more comfortable, such as a pollen filters, height-adjustable telescoping steering columns, voice-activated navigation systems and fold-flat seat backs, to name a few.

So while your kids or your heavy workload might sideline you this summer, these cars most likely won't.

Congratulations to Hyung Park for being our May 2008, \$50 Gas Card Winner. **Hyung** 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](http://www.phdinsurancebrokers.com/clientrefer1.htm)**

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

“From my very first call to PHD Insurance Brokers, through my initial visit to the office to procure my insurance, everything and everyone was A-1!! “
 Eddie K.,
 Santa Monica, CA

“PHD Insurance Brokers provides great rates! My agent is wonderfully friendly! AWESOME! “
 Dawn K.,
 Corona, CA

“The best part of my experience with PHD Insurance Brokers was the cost effectiveness! “
 Kristen J.,
 Fullerton, CA

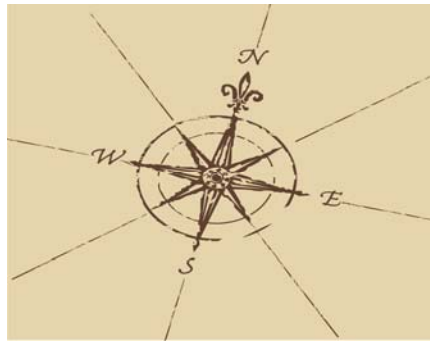
Travel Insurance

Here are three types of travel insurance you need to be aware of when planning a trip:

Trip Cancellation Insurance

This would reimburse you if the cruise line or tour operator goes out of business. It would also provide coverage if you have to cancel the trip due to sickness, a death in the family or another calamity listed in the policy. In addition, if you or an immediate family member becomes seriously ill or is injured during the trip most policies would reimburse you for the unused portion of the vacation. The cost is generally five to seven percent of the price of the vacation. Trip cancellation is very different from a Cancellation Waiver. Waivers can be relatively inexpensive, costing approximately \$40 to \$60, and must be purchased when you book the trip. Waivers provide coverage if you have to cancel the trip, but they have many restrictions. They usually cover you immediately before

departure or after the trip has begun, but waivers are not insurance. If your tour or cruise operator gets into financial difficulty, you may not be able to collect.



Baggage Insurance or Personal Effects Coverage

This would provide coverage if your personal belongings are lost, stolen or damaged during the trip. Before purchasing this type of coverage, find out how much insurance the airline or trip operator provides for your belongings. Also, check your homeowners or renters

policy. If you luggage is stolen, your insurer will usually pay to replace it under the off-premises theft clause, less the deductible.

Emergency Medical Assistance

This provides insurance and medical assistance for travelers. It covers you if you have to be airlifted off a mountain due to a skiing accident, or if you had to stay for a prolonged period of time in a foreign hospital. It would provide coverage if you got seriously sick or were injured and needed to be flown home. Some commercial airlines require very sick passengers to travel on a stretcher with a doctor, meaning that you might have to purchase 10 or more seats on a plane. Before purchasing this type of coverage, check with your own health insurance carrier to see what coverage is offered when traveling abroad and if there are any limits. Also, ask if the policy will pay to fly you home or to a country with first-rate medical care.