



Lee Hendrie's

February 2008

# Insurance Update

PHD Insurance Brokers, Inc.

*"dependability in an uncertain insurance world"*

## The Wise Professor

### "Lover or Old Lady?"

Don't you just love it when someone calls their wife their "Old Lady?" Wouldn't it be nice if she was still that person's best friend, lover and someone they wanted to care for the rest of their life? Doesn't "Old Lady" sound like they must have put her out to pasture?

This often happens in the insurance business too. A person is proud of what they have accomplished in life and what they have been able to provide for themselves and their family. Then a disaster happens, and their "Lover becomes the Old Lady!" They stop being able to provide for everyone the way they used to and suddenly everyone else is to blame. They become the "Old Lady."

The PHD "Protection Team Member" has constantly worked to keep the "Old Lady" out of the lives of our clients. They tirelessly go through our client files and make recommendations to improve their coverage. They find ways to reduce their premiums. They encourage them to carry the limits and coverage that will provide a safety net should they encounter a disaster. It's easy when Valentine Day arrives for you to buy a box of chocolates or some flowers and a card for your loved one and then think that you're done for another year. Well, it doesn't work like that if you want to protect

your loved one. As you continue to add assets in the form of home improvements, new furnishings, different cars and/or more cars to the household "fleet", you need to constantly be reviewing your insurance with the "Protection Team" member that services your account. It can't be a once or twice a year event. It has to be done on a continuing basis and not just when your insurance renews again. It is and should be an on going process. Let us help you. Let's let the other guy have the "Old Lady" and we will remain with our best friend, lover and someone we always want to be around and protect.

**Save up to 15%  
by combining  
your home and  
auto policies**

## Making Sure Your Insurance Fits

Insurance policies, like shoes, provide the most comfort when they fit well. Yet at least 32 million households in the United States own insurance policies that aren't right for them. How can you tell if your insurance policy doesn't fit correctly? A good time to test it is when you undergo a major change in your life. For example, if you've recently gotten married or divorced, it may be time to update your homeowners and life insurance policies. You could be eligi-

ble for a discount on your auto insurance if you've just tied the knot. Don't forget to update your life insurance protection when you have a new baby. Here are several other instances when you should review your policies:

**Continue Pg 3**

## Inside the Update

**Page 2 Referral Rewards 2008**

**Page 2 Which Has Been Updated Most Recently  
Your Wardrobe or Insurance Policy?**

**Page 3 Something to Consider**

**Page 3 Top 10 Fire Safety Tips For Kids**

## 10 Ways To Green Your Home

1. **Green your appliances.** According to the Environmental Protection Agency (EPA), appliance use comprises about 18% of a typical home's total energy bill, with the fridge being one of the biggest energy hogs. EPA suggests replacing any appliance that is over 10 years old with energy-efficient models that bear their "Energy Star" logo, thus using 10%-50% less energy and water.
2. **Watch the temp.** Turn down the thermostat in cold weather and keep it higher in warm weather. A programmable thermostat will make temperature changes for you automatically. Clean your furnace's air filter monthly during heavy usage. Consider a new furnace which is now about 25% more efficient than those sold in the 1980's (check for one carrying the Energy Star label). Use ceiling fans instead of air conditioners.

**Continue Pg 4**

[www.phdinsurancebrokers.com](http://www.phdinsurancebrokers.com)

**The rainy season is here. Are your assets protected for flood damage?**

**If the answer is no, call or visit us on the web for your FREE Family Protection Quote !!!**

## PHD INSURANCE BROKERS 2008 Referral Rewards Program

PHD Insurance Brokers has appreciated the many referrals given to us by our clients and again wants to offer you Rewards for referring people to our agency.

**EFFECTIVE JANUARY 1, 2008**

**YOU CAN WIN BIG WHEN YOU TELL OTHERS ABOUT US.**

**Here's the deal:**

**Chance #1** When your referral contacts\* us and tells us that You sent them:

**YOU WIN a \$10.00 STARBUCK'S GIFT CARD**

**Chance #2** The 25th of each month we will randomly draw from all of the month's Chance #1 qualifiers and the **WINNER RECEIVES a \$50.00 Gas Card.**

**Chance #3** The first week of each quarter we will randomly draw from all the Chance #1 qualifiers and the **WINNER RECEIVES a \$150.00 Gas Card**

### GRAND PRIZE

On December 12, 2008, we'll conduct a random drawing from ALL qualifiers for a chance at the GRAND PRIZE of:  
**\$1,500.00 SHOPPING SPREE or 3-day/2-night TRIP TO LAS VEGAS**  
(Airfare or gas, hotel and spending money. Total value up to \$1,500.00)

But WAIT... There's MORE!!! On your behalf, PHD will donate \$10.00 to a recognized charity for each referral you send to our agency!!!

**There are three easy ways for your family and friends to contact\* us.**

Call PHD office Protection Hotline, or FAX their name, address, and phone number, or

E-mail to: [referrals@phdinsurancebrokers.com](mailto:referrals@phdinsurancebrokers.com)

\* **Note: Due to the National Do Not Call Registry, your referral must initiate the call and contact us directly.**

## Which Has Been Updated Most Recently Your Wardrobe or Insurance Policy?

Insurance isn't on the mind of most consumers as they go through changes in work and life, but an annual review of policies typically would uncover some coverage deficiencies. Fewer than 60% of policy owners have performed a comprehensive review of all of their insurance coverage in the past two years, according to a recent survey. This means that many more have outdated policies with some never having been reviewed since purchase. A review helps the consumer truly understand what coverages they have, what they don't have, and the reasons why. It sometimes means combining coverages to get the best deal. It means examining deductibles to understand what can be afforded, saving money on premiums in the long run. Homeowners who have remodeled their home – including a

structural change such as adding a room, porch or deck – should update their homeowners insurance to reflect the new value of their homes. Individuals owning a valuable collection such as wine, fine art, jewelry or antiques should own special insurance coverage for these collectibles. When a young driver moves away from home, a family's auto insurance coverage should be updated to reflect the change. Carpool drivers to a job, school or activities involving children should consider changing their liability coverage to reflect the increased risk of additional passengers in the automobile.

Life insurance needs to be updated when a new baby is born into the family. Of families who rent, nearly 7 out of 10 don't have renters insurance. Landlords typically insure building structures, but not the con-

tents or liability of individual tenants. Some individual policies purchased for specific risks such as coverage for eyeglasses, covering cancer, or flight and baggage insurance may already be covered for those risks with a more affordable homeowners or health insurance policy. Answers to the question of whether you own the wrong coverage can be provided by your independent insurance broker who is committed to providing excellent customer service and customized insurance coverages for all of your needs.

## (Cont) Making Sure Your Insurance Fits

**If your teenager gets a driver's license.** It's usually cheaper to add your teen to your current auto policy than to buy a separate one. If she/he has their own car, your company many offer a multi-policy discount. Many companies offer discounts for earning at least a B average in school, so ask about it.

**If you change jobs or get a significant bump (or decrease) in your salary.** Does your new employer offer life insurance coverage? If not, and your old employer did, you'll have to get an individual policy. Major salary changes may also affect your life insurance policy, so review your needs and talk to your agent.

**If you've renovated your home.** Major home improvements, such as adding a new room or expanding a kitchen, should be properly insured and covered—in your homeowners insurance.

**If you've acquired valuables such as jewelry or art.** Your homeowners policy may provide only limited coverage for expensive items such as electronics, antiques or jewelry. You might want to supplement your policy with a floater that provides additional insurance for valuables. Just be sure to get the items professionally appraised so you know what they're worth.

**If you're renting a property.** Your landlord is responsible only for insuring the structure of the building, not the possessions in it. Consider buying renters insurance to cover theft and damage.

**If you've joined a car pool.** Whether you're driving co-workers to work or busing your kids and their friends to school, you'll want to make sure your liability insurance covers additional passengers.

**If you've retired.** Your auto insurance premiums could drop considerably –after all, you're not commuting to work anymore. Maturity pays off, as well; some companies offer discounts for drivers above the age of 50.

## Something to Consider

**HAVE YOU EVER BEEN TOLD THAT EARTHQUAKE INSURANCE IS NOT WORTH GETTING OR IT IS TOO EXPENSIVE FOR THE AMOUNT OF COVERAGE?**

After the North Ridge Earthquake almost all of the major underwriters stopped writing earthquake policies due to heavy losses, which left only one choice for earthquake coverage, The California Earthquake Authority. These policies were designed to give Californian's some form of earthquake coverage, but there are two major problems with California Earthquake Author-

ity policies. The first problem is most policies are not insured with high enough limits to replace your home. The second problem is premiums are close to **DOUBLE** the going rate of other carriers and the coverages are not enough to put your family up in hotel for a week or replace a plasma TV. Now there are many more choice for earthquake insurance with much better coverages to suit your needs.

## Top 10 Fire Safety Tips For Kids

1. Every home must have a working smoke alarm on each level.
2. A grown-up should test all smoke alarms at least once a month.
3. Every family should practice a home fire drill at least twice a year.
4. Memorize your address and telephone number in case you need to call 9-1-1.
5. Matches, lighters and barbecue lighters are dangerous – do not ever play with them.
6. Only adults should use the stove and barbecue. However, kids can help the adults.
7. Space heaters need to be at least one meter away from anything that would burn.
8. Candles are for adult use only. Never leave them unattended.
9. If fire happens, get out and stay out!
10. Stop, drop and roll if your clothing should catch on fire.





“dependability in an uncertain insurance world”

Garden Grove  
12966 Euclid Street #495  
Garden Grove, CA 92840  
714-534-6310 800-640-4743  
Fax 714-534-2943

Corona  
268 North Lincoln #7A  
Corona, CA 92882  
951-340-4811 888-557-2929  
Fax 951-340-9101

Culver City  
11170 West Washington Blvd.  
Culver City, CA 90232  
310-841-2500 800-499-6697  
Fax 310-841-2727

www.phdinsurancebrokers.com  
License #0462338



## Our Clients Say It Best

### PHD saved client money

“We saved so much when we switched from our former company.”

Ruben R., Corona, CA

### Integrity

“Your service is impeccable; integrity is, also.”

Peter T.

W. Los Angeles, CA

### Excellent Customer Service Representatives

“agent has always gone above and beyond to provide service”

Lori L.,

Garden Grove, CA

## (Cont) 10 Ways To Green Your Home

- 3. Save water.** Put an aerator on all household faucets and cut your annual water consumption by 50%. Install a low-flow toilet, using only 1.6 gallons per flush compared to 3.5 gallons on the pre-1994 models. Using a broom instead of the garden hose to clean your drive can save 80 gallons of water. Turning off the water when you brush your teeth will save 4.5 gallons each time.
- 4. Clean green.** Stop buying household cleaners that are potentially toxic to both you and the environment. Read labels for specific, eco-friendly ingredients such as grain alcohol instead of butyl cellosolve; coconut or other plant oils rather than petroleum in detergents; and plant-oil disinfectants such as eucalyptus, rosemary or sage rather than triclosan found in soaps and deodorant.
- 5. Let there be energy-efficient light.** Compact Fluorescent Light bulbs (CFLs) use 66% less energy than a standard bulb and last up to 10 times longer.
- 6. Save a tree, use less paper.** You can now buy “tree-free” 100% post-consumer recycled paper for everything from greeting cards to toilet paper. Remove yourself from junk mail lists by contacting the Direct Marketing Assoc.’s Mail Preference Service at P. O. Box 643, Carmel, NY 10512, or download the online form. Opt out of credit card offers at OptOutPre-screen.com, or by calling 888-567-8688. Buy unbleached paper. Carry your own cloth bags to stores.
- 7. Want hardwood floors? Opt for bamboo.** Bamboo is

considered environmentally friendly due to its high yield and fast rate at which it replenishes itself. Look for sources that use formaldehyde-free glues.

- 8. Reduce plastics, reduce global warming.** Americans each year throw away 100 billion polyethylene plastic bags, made from petroleum—considered one of the main contributors to global warming. Reduce, re-use, and recycle your plastics.

- 9. Use healthier paint.** Conventional paints contain volatile organic compounds (VOCs) that can cause smog, ozone pollution and indoor air quality problems with negative health effects. Opt instead for zero-or low VOC paint.

- 10. Garden green.** Use compost instead of synthetic fertilizers. Use native plants as much as possible, which use less water and require less attention. Stop using chemical pesticides. Check the National Audubon Society’s site for suggestions on non-chemical pest control tips.