



Lee Hendrie's

September, 2008

# Insurance Update

PHD Insurance Brokers, Inc.

"dependability in an uncertain insurance world"

## The Wise Professor

### MORE SAFETY HAZARDS THAN NORMAL!

As we head into the fall season, we think about kids returning to school and the increased amount of time needed in planning to avoid rushing and in driving safely around schools and other places where children are present.

So what is different this year? Our oil crisis has caused more people to start riding bikes; more scooters are being used; more three wheel vehicles are being bought and many are walk-



ing more than they used to. Many of the ways people get to work cause us to need to slow down and pay more attention to the other forms of transportation that we normally never had to deal with on such an increased frequency.

Police are reporting more accidents, more deaths, and more injuries

from these slower modes of transportation and poor lighting when it is dark. They caution us to be careful and thoughtful of others as we go to and from work. Many of those choosing alternative forms of transportation are not experienced and take more chances. They can be careless and thoughtless in how they handle their bikes, scooters, etc. Be aware of them and drive defensively.

Fall can be one of the greatest times of the year with the return to school, footballs in the air and a renewed sense of purpose after our summer vacations. Let's allow this positive attitude to continue and not let some thoughtless moment destroy one of the best seasons we have.

Lee Hendrie

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## Don't Be Fooled

Some direct writers insurance companies have started new ad campaigns with claims of forgiveness



and discounts for being accident free. Next time you see one of those ads,

read the fine print. Many of those programs are not available in California or cost more than the standard policies. Most of these direct writers

can only offer coverages fast food style. A *small policy* offers lower costs with very high asset risks. A *medium policy* covers most of the common asset risk. The *large policy* offers maximum coverages in all areas with the *large* price tag to match. Do you want to fit into a coverage or do you want your coverage to fit you and your needs? Only an independent agent can provide all the options and limits to suit your insurance needs. Call a Protection Team member today to find out how much money you can save on your policies. We also offer great customer service at no extra charge.

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# Back to School Safety Tips

**Research Route to School:** Parents and kids together need to map out what route to take to school and any alternate routes. In addition to feeling comfortable with the busy streets, it's very important that parents know who lives along the child's path. Megan's Law requires that any person jailed for a sexual offense and then released be "registered" in the neighborhood where they live. This is public record and parents should utilize it by visiting the police station and researching the route to school.

**Watch Child Reach Safety:** If you drive your child to school, don't take off the moment he or she steps out of the car. Make sure your child gets inside, or at least to the front lawn/sidewalk where there are other students and teachers. Don't feel pressured to pull away just because cars are piling up behind you - this is important. Many kids

disappear between Mom's car and the school. Also, the congestion of many cars and buses can be dangerous.

**Advocate for Safety Changes:** Parents often don't realize how much power they have to change things within a school. If you think your child's bus should have a crossing gate, or your school needs a call-back system (the administration calls if your child does not arrive at school), then gather other parents together and complain. Don't wait for these changes to be instituted as the result of a tragedy. Administrations are very open to listening and responding to parents. They don't want to be blamed for an accident, and they know that they're funded by the parents' tax dollars.

**Playground Safety:** Check the playground equipment at your child's school. Look for hazards such as rusted or broken equipment and dangerous surfaces. The surface around the

equipment should be covered with wood chips, mulch, sand, pea gravel, or mats made of safety-tested rubber or fiber material to prevent head injury when a child falls. Report any hazards to the school.



**Family Meeting Spot** Make sure to pick out a family meeting spot that can be used in case of an emergency. Parents with kids in middle school and high school should make sure they do not forget this. When there is a crisis, things get confusing. If your children know where they are supposed to meet you, you will all be more calm when you need it.

**Phone Numbers** With today's technological world, kids need to know more phone numbers than ever before. This is especially true for kids that are from split families. To make things a little easier, print a business card (all information needs to fit inside 3-1/2" wide by 2" high with a 1/4" margin all the way around). Type everyone's numbers that your child may need. There may be a lot of numbers! Don't forget that you can use both sides.

If you are doing a number of these, you may want to pick up a package of blank business cards. They have directions on how to set up your word processing program to make it easy. When you are done, have the cards laminated. If the kids are old enough to carry a wallet, it will slip inside easily. If they are younger, you can punch a hole in the card and lace it into their school backpack so they will not lose it.

## Homeowner's Insurance Guide

When you buy **homeowners insurance**, don't be surprised that the insured value of the house is less than the market value. There's no need to insure the land the house is on. The insured value needs to be sufficient to repair or replace the home if there is a major disaster. Be sure the coverage keeps pace with additions or major improvements that increase the value of the home. **Coverage will cost less** if you set the deductible as high as you can afford. A standard homeowner policy includes a limit on personal possessions, so an endorsement or floater may be needed to cover high value items.

Merging two households presents a good opportunity to do a **home inventory**. This helps couples understand what their insurance coverage needs are - and provides a record of what to claim if a real disaster strikes. When arranging homeowners insurance, one important decision involves replacement cost versus actual cash value coverage. Replacement cost pays the dollar amount needed to replace a damaged item with one



of similar kind and quality. Actual cash value covers the amount needed to replace the item, minus depreciation. When you start having children, you'll likely acquire more belongings such as additional TV's, home computers, or other electronic equipment. Make sure your **homeowner's insurance keeps pace with your growing family** and possibly a larger home. Consider inflation protection so that the homeowners insurance automatically rises with property values in your region. Safety features, such as alarm systems, smoke detectors, strong doors and deadbolts, not only keep the family safe, they save money

because they reduce the likelihood of insurance claims. If



you plan to add a family dog, check with your insurer before bringing home an aggressive breed. If you have a backyard pool, trampoline or swing set, consider increasing your liability coverage through an **umbrella policy** in case someone is injured on your property.

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Mr. Jim Howell  
Orange, CA January 17, 2008

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**Guadalupe** has now qualified for a chance to win our quarterly \$150 Gas Card drawing as well as the Grand Prize drawing for a \$1,500 shopping spree or a 3-day/2-night "Trip To Las Vegas."

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**[www.phdinsurancebrokers.com/clientrefer1.htm](http://www.phdinsurancebrokers.com/clientrefer1.htm)**

## Something To Consider

### 5 Steps to Fix Your Home After a Crisis

#### Safety

Stay out of your home if downed power lines are touching it, if you smell gas, if the house appears to be leaning to one side, or if the structure has become detached from its foundation. If you suspect damage to the house's internal wiring, shut off the main circuit breaker. If the electrical panel is covered by water, however, don't attempt to reach it.

#### Insurance

Gather information to file an insurance claim. Snap pictures of the damage, and take notes that describe both the structure and ruined furniture and appliances. Next, call your insurance company and schedule an inspection/visit from an adjuster.

Although you should hold off on most repairs until the adjuster arrives, there are exceptions. "If you need to do something to stop further damage, and you can do it safely, by all means do so," says Carlton Gleason, an insur-

ance agent in a flood-prone area.

#### Priorities

Survey your property for problems that demand immediate attention. Is there water in the house? Are fallen trees straining the structure? Decide what you can solve yourself and what will require the help of neighbors or professionals.

#### Emergency Repairs

If your house appears essentially sound but has sustained some damage to the structure, temporarily shore it up. Next, plug holes in the shell by covering up the roof, doors and windows with tarps or plastic sheeting. Clear out broken glass and other dangerous debris.

#### Water Damage

Remove sodden materials such as drywall, carpeting and paneling before mold develops. The sooner things dry, the sooner restoration can begin.



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Hung N.  
Garden Grove, CA

## PHD 2008 Referral Rewards



You could be next to be rewarded with a **\$10 Starbucks card, a \$150 gas card or even a \$1500 shopping spree** like MAYRA GUARDADO. Simply refer someone to PHD for their insurance needs, and when they contact us for a quote you will receive a \$10 Starbucks Card and will be entered into the monthly drawing. The more referrals, the more chances to win.

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