



Quality Notes

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Protect Your Property from Holiday Burglaries

It may sound obvious, but with more than 2.1 million burglaries each year (and with over 65 percent of them being residential break-ins) it's important to keep your current location a secret from potential burglars. Yet many people these days are posting their current location to the Internet, and others still occasionally leave their home for days at a time without making sure it continues to look inhabited.

"By taking some simple precautions, homeowners can prevent burglaries at this hectic time of year," says Alejandra Soto, spokesperson for the Insurance Information Institute. "This is a time of good cheer. We want to help homeowners keep it that way."

To keep your home safe, follow these preventive measures:

Keep your home well lit. Mount exterior lights out of reach in your yard or on your house. Put indoor lights on a timer.

Make it time-consuming to break into your home. Keep doors and windows securely locked. Install deadbolts on all exterior doors.

Make it noisy to break into your home. Invest in a burglar alarm; over 90 percent of burglars say they would avoid a home with an alarm. The most effective alarm rings at an outside service, which alerts the police, fire, or other emergency service.

Make sure you have strong doors. The best lock will not deter a burglar if it is installed in a weak door.

Turn off your computer and disconnect it from the Internet. If you save personal information in your computer, make sure it is difficult to access. You don't want a hacker at work while you are on vacation.



Keep valuables locked up and well hidden. When possible, do not leave personal documents in your desk at home - burglars know to look for them there. Put critical documents in a lock box somewhere else in the house. Also, keep copies of important documents at another location, a relative's home for example, for quick access in case you need to report identity theft. Expensive jewelry should also be hidden in another room besides the bedroom.

If you plan on traveling out of town, follow these additional steps:

Have mail and packages picked up, forwarded, or held by the post office. Stop newspaper deliveries and ask a neighbor to pick-up "throw-away" circulars.

Leave blinds or curtains open in their usual position. Make it appear that you are at home.

Ask a neighbor for help. Don't tell people you don't know and trust that you are going away. Instead, ask a neighbor you trust to keep an eye on your home while you are away.

Source: www.iii.org

Life Insurance for Key Employees



Who is a key employee?
A key employee is someone whose knowledge and skills contribute significantly to your business income. Losing a key employee would most likely cause substantial negative financial consequences for your business. According to a survey of small businesses by the National Association of Insurance Commissioners, 71 percent of the firms surveyed said they were very dependent on one or two key people for their success. However, only 22 percent of respondents had key person life insurance in place.

What is key employee insurance?
Life or disability income insurance can compensate your business when certain key employees die or become disabled. These coverages cushion some of the adverse financial impact that results from losing a key employee's participation.

How much life insurance is advisable?
There is no set formula for putting a dollar value on the financial impact of a key employee's death. Nevertheless, you need to come up with a figure as a guide to how much insurance coverage to buy. Some life insurance companies provide formulas for this which may or may not have a realistic relationship to the employee's worth to your business.

In some cases, a look at the employee's responsibilities can facilitate valuation. If, for example, the employee is responsible for a certain volume of sales, the loss is the profit derived from the person's sales, less the profit that could be expected from a replacement. Also to be included is the expected cost of replacing the employee, including employment agency fees, moving expenses, and possibly a higher salary for the replacement. To learn more, give your agent a call.

Source: www.iii.org

Protect your Pipes from Freezing



It doesn't take much to freeze a pipe inside a house. All you need is single digit temperatures and a furnace or power failure. In these conditions pipes can freeze within eight hours or less. Often, the frozen pipes may remain a hidden problem until the heat is restored and the pipe begins to thaw. There are, however, some valuable tips to follow during such an emergency and some unique devices to use to help avoid the problem.

You Suspect Your Pipes are Frozen

First, turn off the water at the main shut off valve to prevent further flooding. You can slowly warm up a suspected frozen pipe using a hair dryer, working from the faucet towards the coldest part of the pipe or the area where frozen. Ensure nothing flammable is nearby when using this method. Be aware, that if the pipe has burst, you may see water start to flow from the leak, but if your main water valve is turned off and you leave the taps open on all your sinks, excess water will try to drain out the path of least resistance. It is advisable to call a plumber as well to check the rest of your pipes and repair the leak. Contact your insurance agent to begin the task of cleaning up and getting your home (or business) back in order.

Preventing Frozen Pipes

There are some easy ways to help prevent pipes from freezing:

Insulate any pipes in your home or business crawl space, attic, and outside walls. When the temperature drops below 20° Fahrenheit, pipes in homes or businesses without adequate insulation are very susceptible to freezing.

Seal any leaks that allow cold air inside where pipes are located. Look for air leaks around electrical wiring, dryer vents, and pipes. With severe wind chill, a tiny opening can let in enough cold air to cause a nearby pipe to freeze.

Do not set your thermostat any lower than 55° F. A lower setting may keep the air near the thermostat sufficiently warm but leave air cold where pipes are found along outside walls, near windows, and under cabinets.

Disconnect garden hoses and use the indoor valve to shut off and drain water from pipes leading to outside faucets.

The purpose of this newsletter is to provide information about industry trends and news of general interest to our clients, potential clients, and other professionals. Information about product offerings, services, or benefits is illustrative and general in description, and is not intended to be relied on as complete information. Please contact your agent for more details.

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Around the Water Cooler

There are some common misunderstandings many customers have that potentially lead to a lack of coverage. Here are a few:

Full Coverage. There is no such thing as "full coverage." Most folks believe this to be liability, comprehensive, and collision. Beyond that, there are several coverages that should be considered, including roadside, loan GAP, rental, accidental death, and more. Next time you call, discuss coverage options to ensure you have the coverage you desire.

Personal property in your vehicle is not covered by your vehicle insurance, but rather your renters or homeowners insurance.

Changes. It can take time to make changes to your policies, anywhere from a day to a month depending on the circumstances. Because of this, your billing statement might not reflect the change until your next statement.

Payments. When sending your payments by mail, please use the payment stub and envelope from the insurance company. This will speed the processing of your payment.

Policy errors. As hard as we try, sometimes errors happen that we don't catch. Reviewing your policy after each change/endorsement will help ensure its accuracy and allow us to correct any errors in a timely fashion.

Company Corner

Here are highlights of some changes with some of the companies we are licensed with:

Western National has available for their homeowners policies a new equipment breakdown endorsement. Homeowner's Equipment Breakdown Insurance covers repair and replacement cost for your home equipment when it breaks down. For the third year in a row, **Auto-Owners Insurance** is "highest in customer satisfaction" with the claims experience, according to J.D. Power and Associates. **Western National** is increasing the benefits for Roadside Assistance on their HELP endorsement. **Allied** is improving the look of their declarations pages for customers. **Integrity** has started an ongoing survey program, *Voice of the Customer,* designed to gather feedback from customers on Integrities services. **Progressive** offers a discount for infrequent vehicle use with the aid of a device plugged into your car (for clients who qualify).



With 2010 coming to an end, we want to take a moment and thank you for placing your trust in us for your insurance needs.

Wishing you a wonderful holiday season and a Happy New Year, from all of us at Quality Insurance.

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