

Harbor Insurance Agency

Reliable. Responsible. Alternatives.

Quarterly Newsletter

For Friends of Harbor Insurance

October 2011



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Throughout our website (otherwise known as the *Digital Insurance Office*):

You will find valuable information and research articles.

You can learn about various types of Insurance Protection and easily request a Quote.

You can easily contact our office or a specific team member.

~Thank you!

Congratulations!

Eugene & Mavis were the winners of our first Quarterly Drawing for an Amazon Kindle.

Thank you for your referrals, Eugene & Mavis!



Eugene & Mavis w/ Lydia Corrado, *Personal Insurance Protection Specialist*

If you haven't participated yet in our Refer Rewards Program, check out the details by clicking [HERE](#).

We Offer the Following Insurance Service:

*Home *Auto *Business *Life *Disability Income
*Flood *Boat *Contractors *Restaurants *MORE

Four Steps to Take After an Accident

If you're ever in an accident, it's easy to forget what to do right away. Follow these four steps to ensure the safety of you, your passengers and everyone else involved:

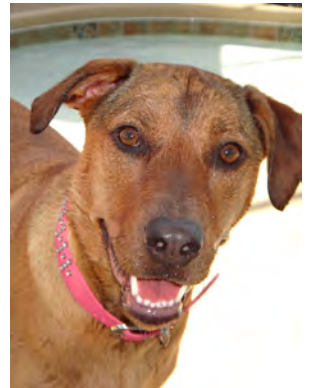
1. **Call the Police.** Even for small accidents, call 911. Police will help redirect traffic and document the incident.
2. **Avoid Additional Damage.** Move your vehicle from the roadway as soon as possible to prevent additional collisions.
3. **Get the Right Information for the Insurance Process.** You'll need the other driver's name, license, phone number, insurance information and license plate number.
4. **Document the Accident.** From taking pictures of the damage and the overall accident to interviewing witnesses and taking down their information. The more accident evidence you can gather for the insurance claim, the better.

How To Protect Your Pets From Fires

It's a stunning fact that half a million pets are affected every year by home fires! It's also true that many house fires are actually caused by pets, so you'll be doing yourself a favor by taking sensible precautions.

For example: extinguish open flames (like candles) which often arouse pet curiosity, secure or remove loose wires, and keep young animals away from potential fire-starting hazards.

If you're going out and your pet is caged, leave pets near entrances where they're more easily rescued if there's a fire, and place a decal on a window that requests pet rescue and explains how many animals are in the house. Some alarm companies offer these free online.



What's In Your Wallet?

Check out who saved money. See who plugged a dangerous gap in their insurance protection.

- * **Stephen** helped Marvin K. reduce his Homeowners Insurance costs from \$3,700 (with State Farm) to \$1,400. That's a savings of more than 60%!
- * **Cindy** wrote Commercial Property and Liability coverage for a Distributor. Not only did she save them more than 20% from their old policies, she also helped them with a Work Comp audit. And she doesn't even write the Work Comp policy....yet!
- * **Lisa** recently received 6 referrals from just one of her current customers. Thanks to Lisa's knowledge of the difficult Homeowners Insurance marketplace in the Palm Beach area, she was able to help 5 of those referrals!
- * **Eric** worked with a Business Owner to secure a Life Insurance policy on the owners' lives that will pay the business partner if one should die. The proceeds can be used to keep the business afloat and properly compensate the deceased partner's family for his share of the business' value.

Fun Story - *Fun story in the history of Harbor Insurance*

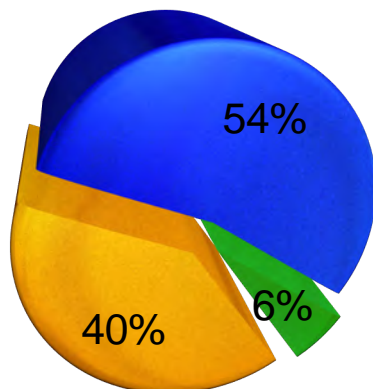
In the 1960s, funeral homes provided ambulance service for St. Lucie County. Harbor Insurance insured a local funeral home and its ambulance. On the way to an accident scene another vehicle ran a stop sign and crashed into the ambulance. The driver had evidently been drinking so the police took the driver to jail. The ambulance was drivable, and continued on to the accident scene and then to the hospital. On the way back to the funeral home, the same driver who had just been released from jail on bond, again ran a stop sign and crashed into the same ambulance that he had just hit several hours earlier. Fortunately no one was hurt in these accidents, but the vehicles were definitely worse for the wear. The driver returned to jail, and the ambulance to the funeral home.

On a side note: How would you react if you, while visiting a small town, were involved in an automobile accident. You expect the ambulance to arrive... but instead, up rolls the hearse?!?

Commercial Corner - Featured News for our Valued Business Client

Workers Compensation Insurance: Dollars and Sense

No matter how safe a business strives to be, accidents can still happen. The National Safety Council reports that a disabling injury occurs every 1 second in the U.S. That is more than 63,000 disabling workplace injuries every day! Furthermore, the Social Security Administration predicts that 1 out of 4 workers entering the workforce today will acquire some type of disability before they retire.



Industrywide, workers' compensation medical costs now account for about 60% of total claims costs. As a business owner, you do not have much control over the medical expense costs for your injured employee. But you can reduce the overall claim (and ultimately your Work Comp premium) by implementing a return-to-work program.

● Medical Costs ● Rx Costs ● Lost Wages

Talk to one of our Business Insurance Agents about your Workers Compensation Insurance. We can help you with implementing a sensible return-to-work program as well as other cost-containing solutions for your business!

TRIVIA

Our Newsletters are distributed via email. We know that you receive tons of email each week (*trust us...we do too!*) But we hope you start to look forward to receiving correspondence from Harbor Insurance.

We hope you enjoy receiving our Newsletter again and find the information useful.

We also like to have a little fun... So the sooner you open our Newsletter (*and other emails periodically*) the better chance you could have at winning!

This edition's TRIVIA...

To what year in history can Harbor Insurance trace its roots?

hint: click around in our website (Digital Insurance Office) a little... you'll find the answer!

The first correct response we receive will receive a surprise gift. Email your answer/guess to:

info@harboria.com

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