

# “THE CIRCLE OF SAFETY”

## CONSUMER AWARENESS ADVISOR

*News and Tips to Make Your Life Easier, Safer and Happier!*

*For Friends and Clients of Brown-Phillips Insurance*

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### Thoughts To Start The New Year

#### **DO NOT make resolutions on January 1!!**

(Chances are, all your good intentions will evaporate by the middle of the month.)

Instead, be realistic about your goals and the things you would like to achieve during the coming week, month, year.

In addition to your house calendar, have one just for your personal 'schedule.' A walk several times during the week? Write it down and then cross it off after you do it. Quiet time for yourself? If you write it down, chances are it will happen. Write those goals down. Saving a little bit in a rainy day fund, losing a little bit of weight (and inches), breaking an unhealthy habit.

Reward yourself when you meet a goal!

Start each day with a good positive thought – the sun is shining, you feel great, you are thankful for the day and what you have (family, friends, health, job).

Learn something new, or get better at something you already know.

And SMILE often!!

#### **Inside This Issue...**

- Don't Get Burned on a Disaster Claim.....Page 1
- Things to Not Buy
- New.....Page 2

**Sidebars:** New Year Thoughts & Making Sure Your Smoke Alarms Provide Protection

Are YOU The Client of the Month?  
See Page 3 to find out if you won!

### Don't Get Burned On A Disaster Claim!

Nobody wants to think about their house burning down or burglars stealing some/most/all of their valuables. But that's one of the reasons you have homeowners insurance – to give you peace of mind that if something horrible does happen, you will be compensated for your losses. Filing a claim, however, isn't necessarily an easy process, particularly if you're not prepared. Prepared? How do you "prepare" for a fire or a burglary? There are several ways:

#### **Tip #1: Read Your Policy, Or At Least Make Sure You Understand What It Covers and What It Doesn't.**

When you buy coverage, you should know what you're getting – and what you're not getting. For example, the average homeowners policy doesn't offer a lot of coverage for computer equipment. As such, if a burglar walks off with thousands of dollars worth of computer equipment from your home, you probably will be disappointed with the coverage. It's nice to **know in advance potential gaps in coverage**, if only because you won't have the double disappointment of losing some of your possessions and then having all or part of your claim for those possessions denied, much to your surprise.

#### **Tip #2: Know the Procedure in Advance.**

Your policy usually has information on how to file a claim. Specifically, who to call and how soon after the loss. **You should know the claim process before you ever have to file a claim.** If you have any questions about what is required of you and how to handle a loss or accident right after it happens, talk to your insurance agent or someone at the insurance company.

#### **Tip #3: Document Your Possessions.**

Your homeowners, renters and in-home business policies offer general coverage for most of your possessions. (There are, of course, limitations on jewelry, art, computer equipment and collections). When you lose some or all of these possessions, **you have to list on the claim what you lost.**

Generally speaking, the insurance company will give you the benefit of the doubt. However, if you claim the loss of numerous expensive items – televisions, stereo equipment, furniture, appliances, etc. – you could have a problem if you don't have any evidence of your ownership of these items.

Evidence? Receipts, for one. Also, you should have both a written and photographic (or videotaped) record of your possessions. Keep this record up-to-date, and keep copies (both written and photographic) of the **records in another location, such as a safe deposit box.**

**Keep a file of receipts for any items that cost more than a few hundred dollars.** And keep a copy of those receipts in the safe deposit box. This way, you minimize any potential hassles that could arise during the handling of the claim.

So, you might be asking, does my insurance company not trust me? The company will trust you unless you give it a reason not to. For example, claiming lots of big-ticket items without any written or photographic record is a red flag. Keep good records and you won't have a problem.

## Making Sure Your Smoke Alarms Provide Protection

Do you have at least one smoke alarm in your house? If not, you and your family are twice as likely **NOT TO SURVIVE** a serious house fire than if you had a smoke alarm

But even if you have a smoke alarm, you and your family could still be at great risk. Smoke alarms can give you a false sense of security – unless you do the following:

Buy smoke alarms that have the seal of approval from an independent testing firm such as Underwriters laboratories (UL) or Factory Mutual (FM).

Your house should have at least one smoke alarm on each level and one outside each bedroom.

You should test your smoke alarms at least once a month – follow the manufacturer's instructions – and you should replace the batteries in the smoke alarms at least once a year.

Make certain everyone in your family can recognize the sound of the smoke alarms(s).

You should have planned escape routes from every room in the house, and you should figure out at least two ways to get out of each room

You must make sure every family member understands the escape routes from his/her bedroom and from all other commonly used rooms in the house.

## THINGS **NOT** TO BUY NEW

Not just during the holidays, but year-round, we can still practice serious saving tactics and come out ahead. By now, we are all probably looking at the Sunday newspaper coupon sections a little closer, maybe shopping more at the dollar stores and cutting those corners even closer. So I've been thinking of even more ways and places to save money and end up with some pretty nice items and even necessities. A couple of keywords are imagination and research. Yard sales, resale shops, pawn shops, auction websites, online sales pages. You can save a lot with just a little thought...

**BOOKS** - it seems like just about every city or town has a used book store. Even thrift stores have shelf after shelf of used and even gently used books – from atlases to cookbooks to novels to reference books. And quite often at incredibly low prices. Often times libraries will have used book sales to raise funds to buy new books.

**DVDs & CDs** – once again, yard sales, thrift stores, online auction pages are great sources of gently used entertainment. Music stores usually have a good assortment of used CDs and DVDs, even LPs (people still play these you know)

**LITTLE KID TOYS and ACCESSORIES** – seems like “used baby stores” are springing up just about everywhere. Take a walk through one of these and its like a small warehouse! Little folks out grow toys (and clothes and shoes and furniture and high chairs, etc.) really fast. Many times, you can find almost new items for a fraction of their original cost. And when your little ones have outgrown these treasures, you will probably be able to resale them. Be cautious with car seats... you will want to make sure they are simply outgrown and not damaged in any way

**SPORTS EQUIPMENT** – skis, snowboards, bikes, kayaks, you name it and you can probably find a good deal at a “second chance sports store.” Again, nearly every city or town is going to have one or know of one close by. What a great way to get into a sport for not a big outlay of cash. Kids outgrow equipment all the time. And most of these stores also have an enormous array of clothes. Think of the money you can save and still enjoy being sports and outdoor active – biking, hiking, skiing, fishing, camping. And chances are, you will also be able to find exercise equipment at a good price.

**TOOLS and HARDWARE** – Planning on home repairs or upgrades? Are you a do-it-yourselfer? Instead of going out and buying expensive tools or shop items, once again, look online, or ask your local hardware store if they have traded-in items. Always consider renting large items if you are only going to use them once. If you are in a planned community, perhaps your HOA would consider having a “group” item (tile cutter, sanders, table saws). And once again, yard and estate sales are great sources of tools and hardware for bargain prices.

**FURNITURE** – Vintage or gently used furniture and home decorating shops seem to have sprung up just about everywhere. A little exploration and research can yield some great bargains to change the look of your home or office. These stores are not necessarily like thrift stores.... there are some beautiful pieces to be found usually at a much lower price than new.

**CLOTHING and JEWELRY** – It goes without saying that there seems to be a new consignment store opening somewhere in town on a regular basis. And terrific bargains to be found!! High end labels for a fraction of the cost.

## Spotlight on...



Teryn Genzlinger!

As the newest employee at Brown-Phillips Insurance, I am thoroughly enjoying the challenge of learning in my new position and getting to know my fantastic co-workers. In recent news, I am ecstatic to announce that my fiancé and I became engaged on December 3<sup>rd</sup>, 2008 and are planning a wedding in August. In my spare time, I enjoy participating in the local theatre, most recently appearing in Raleigh Little Theatre's Christmas production of Cinderella. As a native of Philadelphia, I can often be seen scouring Raleigh in my continuing, but fruitless search for a cheesesteak that compares to the original!

This space is reserved to thank the winner of our monthly referral contest! **Will YOU** be our first winner, featured in next month's newsletter?? For more information, see the back cover of this newsletter, or visit [www.bppreferrals.com](http://www.bppreferrals.com).

**Thank You! Thank You!  
Thank You! Thank You!**

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

## **Are You The Client of the Month?**

Well, you can be! By referring someone to our office for a quote, you will be entered in our monthly drawing for your choice of a \$50 Spa Finder gift certificate, or a \$50 gas card. In addition, you will be entered in our annual drawing for a 42" flat screen TV...just for telling others about us!

We will honor our winners here each month, so send us a referral, and watch for your name.

## **Did you know.....**

We offer all types of insurance!

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- Home
- Umbrella
- Life
- Mobile Home
- Motorcycle
- RV/ATV
- Boat/Watercraft
- Commercial Auto

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"They treat you just like family!!"

-Tommy Bailey, *Knightdale, N.C.*

Whether you think you can or whether you think you can't, you're right.

-Henry Ford

## **Tell Others About Us and Win a Prize!**

We are thrilled to launch our referral program beginning this month! Refer a friend or family member, and you will be entered in our monthly drawing for your choice of a \$50 Spa Finder gift certificate or \$50 gas card. In addition, you will be entered in our annual drawing for a 42" flat screen television!! See our website at [www.BPReferrals.com](http://www.BPReferrals.com) for more details.

We realize you have a choice—thank you for choosing Brown-Phillips Insurance!

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