

Insurance Briefs

Volume3 Issue 1



Stop and Think Before Purchasing Insurance Online

Online shopping has become an American pastime, and can be an exciting adventure. For nearly everyone, it is enjoyable to receive surprising new packages and offers in the mail. But would you want your insurance coverage to be a surprise? You may want to ask yourself some essential questions before making the decision to buy insurance online:

- What questions should I be asking before making the purchase?
- Am I certain about exactly what coverages I need?
- Have I researched the insurance company, and are they legitimate?
- Will the personal information I provide online be secure?
- Will there be real savings in both time and money by making an on-line purchase?



When buying insurance, it is important to be confident about exactly what coverages you need. Since insurance varies widely from state to state, it is necessary to have a knowledgeable resource that understands your individual needs. If you need to file a claim, you

want to be certain that the insurance you purchase will protect you. If you make the decision to use an online company that does not personally involve themselves with your insurance needs, you run the risk of being left without coverage. Take the time to ask questions. Additionally, an online insurance company should be asking questions of you, to ensure they are recommending the proper coverage.

Buying insurance online could endanger your personal security. You will be required to fill out long forms providing personal information about you and your family, including social security numbers and personal property information. The forms are sent over the Internet where there is a risk that they may fall into the wrong hands, especially if the online company does not take proper security precautions. Furthermore, how will you verify that the insurance company you select is legitimate? Despite the fact that one must have a license to sell insurance, there is no license required to establish a website that is designed to sell insurance online.

After studying insurance information such as your state insurance regulations, coverages you will require, and the security and legitimacy of an online company, you obviously will not be saving much time in making an online purchase. And, there is no guarantee that you will save money either. It may be convenient for the insurance company since they will not have to meet with you, but they will still need to provide you the proper coverage for the dollar amount of protection you need.

An insurance purchase should take place only after careful consideration, and should not include surprises. The decision to shop online may result in uncertainty about what you really get. Selecting a professional agent to prepare a personal insurance policy is a more reasonable choice. When you work with an independent insurance agent, you receive the benefit of their expertise and their industry knowledge. An independent insurance agent will help you get the protection you need based on your individual requirements, rather than taking a one-size-fits-all approach.

Welcome to the Interstate Insurance Agency Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent insurance topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.

Representing



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Your Trusted Neighborhood Agency!

John's Corner

Is it 2010 already? That was fast. Happy New Year everyone!

As most of you know, we started a referral rewards program back in 2008. It's been very successful and we THANK YOU for that. Without you, it doesn't happen so this year we're taking it to another level. Here it is:

Who else wants to WIN a 32" FLAT SCREEN TV??!!

**This year we're giving away not 1 but 2
FLAT SCREEN TV's!!!!!!**

You REFER – We REWARD!

Our business is built on satisfied clients and your referrals are our lifeline. We could give our advertising dollars to the yellow pages, billboards, radio ads, etc., but we rather give them to you, because...YOU are the best advertising we can get!



The 2010 Interstate Insurance Great Giveaway!!!

It's easy:

Tell a friend, relative, neighbor or associate about Interstate Insurance Agency. When they call us for a quote and tell us you sent them (don't worry, we'll ask), YOU WIN:

1 complimentary gift card from Safeway or Starbucks, AND

1 chance to win the GRAND PRIZE – a 32" FLAT SCREEN TV!

Here's how it works: We'll keep track of all of your referrals from **Dec. 1st 2009 thru May 31st, 2010. In June we'll conduct a random drawing and the GRAND PRIZE WINNER will have a 32" Flat Screen TV delivered immediately!!**

Then we'll do it again in December for all referrals from June 1st, 2010 thru November 30th, 2010 and this time **the GRAND PRIZE WINNER will have a 32" Flat Screen TV delivered to their home in time for the Holidays!!**

The more you refer, the greater your chances of winning.

Thank you for talking about Interstate Insurance Agency!

Rules and Conditions Apply

What Every Consumer Should Know About Fireplace Safety

Sitting around a cozy, warm fire can be a wonderful experience for a family. But that experience can quickly turn to tragedy if you don't follow some simple do's and don'ts of fireplace safety.

There are several steps you should take before ever lighting a fire:

- Have your fireplace and chimney inspected and cleaned annually. Both should be properly vented and free of any blockage.
- Put a guard on top of your chimney to keep out birds and small animals. The guard will also shield sparks that could set your roof on fire.
- Keep newspapers, magazines, rugs and carpeting a safe distance away from the fireplace.
- Remove any holiday decorations from the fireplace and mantle before lighting a fire. Decorations can easily ignite.
- Teach children to stay away from the fireplace.
- Be sure that an adult is in the room at all times when a fire is burning.
- Keep a fire extinguisher handy in case of an emergency.

There are also some things you should never do when you light a fire:

- Never burn charcoal in your fireplace because it produces carbon monoxide, which is deadly.
- Never light a fire without enclosing the fireplace's opening with glass doors or a sturdy screen. This will prevent sparks from escaping that could ignite curtains or furniture.
- Never close the flue while a fire is still smoldering because it could result in a build up of carbon monoxide.



- Never use gasoline, kerosene or lighter fluid to start a fire. Burn only dry, seasoned hardwood.
- Never light a fire with anything other than long-stemmed matches.

If you have a small, self-contained fire you can use a Class ABC extinguisher to put it out. Your local fire department can train you how to use it properly. Whenever extinguishing a fire, be sure to keep your back to a safe exit so that you can escape if necessary.

If a large fire breaks out, act immediately because smoke and flames will spread quickly. You and your family should leave the house at once. Don't stop to call the fire department and don't try to extinguish the fire yourself. Fumes overcome most victims long before flames do. If you must go through the smoke to escape, get down on your hands and knees on the floor and crawl with your body as low to the floor as possible. Keep your head about 12-24 inches above the floor. After you and your family are safely out of the house, call the fire department from a neighbor's home.

To ensure your family's safety, conduct periodic fire drills.

Know your safest escape route and be sure you and your family have a designated meeting place outside the house. And finally, practice crawling out of a room so that everyone knows exactly what to do if the need ever arises.



We LOVE Referrals!

Many thanks to all of you for your recent referrals.

Tekeste Abraham
John Gasperini
Sokhom Long
David Oziel
Ytbarek Tesfaye

Carrie Bergeson
Graham O'Toole
Pacifico Marcelo
Karlynn Peterson
Wayne Truong

Cindi Oneal
Kevin Guttu
Dean Noble
Savintha Ranaweera
Les Wall

Edward Zaic, III
Bruce Hazen
Betty O'Bryan
Mark Ryan
Eric Whitelaw

Thank you! Thank you! Thank you!

You REFER – We REWARD!

Congratulations to **Mark and Sherri Ryan**! Winner of our **2009 32" flat screen TV**! We rewarded every referral with a gift card, gave away 3 \$50 Visa cards and ended it with the TV drawing. We hope you enjoy the TV **Mark, Sherri, Sam and Alex**!

Also, congrats to **Kevin Guttu**, winner of our \$50 Visa Card Giveaway! A little Christmas money Kevin, but a big "Thank You!"

The 2009 program was such a success that we're doing it again in 2010! But this time we're taking it to another level. We're giving away not one, but two (2), YES, two! flat screens TV's! See inside for details.

Thank you ALL for your referrals!!! It's how we stay in business.

Mark, Sherri and Alex Ryan along with Camra, Jerry and John.



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