

# “THE CIRCLE OF SAFETY” CONSUMER AWARENESS ADVISOR

*News and Tips to Make Your Life Easier, Safer and Happier!  
For Friends and Clients of The Delgado Group*

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## CLEAR UP CLOUDY WINDOWS THIS SPRING

There's nothing more frustrating than spending an afternoon washing your windows and finding out there's a film or streaks! Even if you just "did" your windows they might appear cloudy or streaky. It might not be your cleaning solution. Over time a film can build up on your windows when dissolved minerals in rain or your water supply cling to microscopic crevices in the surface of untreated glass.

Here are some ideas to get your windows sparkling and clear again:

- Use a solution of white vinegar and a green scrubbing pad. This won't harm your windows, but it might take some elbow grease.
- A lime removal product might be effective if vinegar doesn't work and there are biodegradable and environmentally friendly products available.
- Invest in a good squeegee. A professional squeegee has a super soft rubber blade with little or no imperfections in it. For under \$10 you can squeegee like a pro!
- Hire a professional. If you can't get the film off of your windows and your time is valuable you might consider calling in a professional.

Try these handy tips and have your windows sparkling in no time!

### Inside This Issue...

**Clearing Up The Confusion About Auto Insurance Rates. . . . . Page 1**  
**My Girls B-Ball & Dance Troupe**  
**Who wants a free Lawyer? . . . . . Page 2**

**Sidebar: Clear up Cloudy Windows & Stop Junk Mail**

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

## Clearing Up The Confusion About Auto Insurance Rates

Auto insurance can be confusing. If you've actually read your insurance policy (which everyone should do, but few actually do) you know what I'm talking about. While your policy explains what the insurance company will – and, more importantly, will not – pay for, it does not explain how prices are determined.

In practice, insurance rating is quite complex; handled by actuaries who compile and analyze mountains of data. But the foundation of this whole pricing process is really quite simple ... Insurance companies are concerned about risk – the risk that an event they'll have to pay for is likely to occur. High risk equals high price. Low risk equals low price. Simple. Here are some of those risk factors that affect you and your auto insurance:

- **Previous Accidents and Claims** –The statistical truth is drivers with previous accidents and claims are more likely to have additional accidents. The driver with no claims is likely to continue that way.
- **Age** – When it comes to driving there are high risk and low risk age groups. For example, drivers age 16 to 24 are among the highest risk drivers on the road. It's statistically proven. That's why their rates are so much higher.
- **Where You Live** – Insurance rating is all about statistics. In some places accident rates are much higher than in others. Accident severity also varies from location to location.
- **Population density, traffic congestion, speed limits, dangerous traffic patterns** - If you live in a statistically high accident area, your auto insurance rates will reflect that.
- **Vehicle Usage** – How you use your car is a big factor, too. For example, the driver who commutes 1 mile to work is much less likely to be involved in accidents than the driver who commutes 30 miles. The risk they represent is different and so are their rates. Other such usage factors affect rates, too.
- **Type of Car** – Cars that are more expensive to fix or replace represent higher risk to the insurance company. So, the price for insurance is higher for those cars.
- **Your Driving Record** – People who drive unsafely represent a greater risk of accidents. Speeding tickets and other violations tell the company a driver indulges in unsafe driving habits.

Taking these – and other factors – into consideration, an insurance company essentially categorizes drivers by risk level and charges them according to the level of risk they represent. This is not done individually. Rather, the insurance company has filed its rates with the state Insurance Department. Whichever filed rate level the individual falls into, those are the rates he or she gets. Hopefully, that helps clear-up some of the confusion about why auto insurance rates vary so much from person to person and from place to place.

## 5 Steps to Defeat Junk Mail Once and For All!

Have you ever wondered how that pesky salesman managed to get your address? Or how telemarketers manage to interrupt your dinner each night?

If you stop and think about it for a moment you'll realize how many times in a week you give out your phone number or address. Every time you shop on line or enter a sweepstake at the local hardware store you are putting your information out there for junk mailers everywhere!

Take these 5 simple steps and stop the junk mail:

1. Many stores offer "rewards" or "points" programs. Often stores consider your participation as consent to share your information without directly asking for your permission. If you want to avoid getting junk mail or other promotional material ask the stores not to share your personal information.
2. Take advantage of a free service like [ProQuo.com](http://ProQuo.com) to remove your name and personal information from thousands of marketing lists, data brokers and other organizations that send you unsolicited mail. ProQuo.com is a free Web site where you easily set up an account and choose the organizations that you want to stop using your personal information and sending you unwanted mail.
3. The next time you buy something that comes with a warranty card, do not send it back. These are used primarily to market more products to you, and you are not required to send in a completed warranty card -- your receipt is all you need to make a warranty claim.
4. If you don't want your personal information in the hands of data brokers, avoid putting your name and address in the box for a free drawing or other promotion. These are surefire ways to get your name, address and telephone number on multiple junk mail or telemarketing lists.
5. Avoid the urge to enter sweepstakes that require you to provide your contact information. Many times these are a front to build mailing databases, and the only guaranteed prize you will win is a mailbox overloaded with marketing offers.

For more information on how to take control of your personal information from marketers, log on to [www.proquo.com](http://www.proquo.com) and establish your free account today.

## I can't help but mention my kids . . . .

Playoff week was a long, hectic and stressful for Daniella, our oldest, BUT it was worth it. She was part of St. Helen schools A Team basketball regional championship team. Considering at the beginning of the year their coach said they were slow and couldn't jump or shoot (I wonder if he says that every year), they had a great year.

Remember that my youngest daughter Alexa is in the City of Vero Beach Recreation Departments Performing Art Dance Troupe, they will have a performance on April 19th at the Hibiscus Festival, sorry the time has not been set yet call Leisure Square for this information. I hope to see you there - these young ladies work hard.

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## Who Wants a Free Lawyer? *(Or How to Keep Your Insurance Company On the Hook For All Your Legal Bills)*

An intriguing, undervalued benefit in your home, auto and personal umbrella insurance is the "free" lawyer part. Free to you, that is. When another party makes a claim against you, even a groundless one, your insurance company has the "duty to defend" you until the action is concluded. Rights to settle belong to the company. As such they get to pick and pay for their attorney, effectively yours. Naturally, the insurance company's interest is in getting the best, experienced legal help. Ultimately, it's their cash (i.e. your limits of liability) the plaintiff is after. In exchange for your premium dollars, standard policy language says your insurance company: *...agrees to pay for damages for bodily injury or property damage for which any insured becomes legally responsible because...In addition to our limit of liability, we will pay all defense costs we incur.* That's the "free lawyer" part that I think is so valuable. But there's a catch. The clause continues like this: Our duty to settle or defend ends when our limit of liability for this coverage has been exhausted by payment of maximum limit of liability. In plain English, in order to keep the "free lawyer", it's important to keep the insurance company on the hook with high limits of liability! How high? For most reading this newsletter, a personal umbrella policy is a good start. It adds \$1,000,000-\$5,000,000 of liability insurance limits (or more) to what's already available in your auto and home policies.

## An Ugly Scenario

If you were unlucky enough to have only \$100,000 of insurance when facing injuries you caused amounting to say, \$500,000, the "free lawyer" gig wouldn't last long. The Company might cut its losses, hand over \$100,000 to the plaintiff, and be gone. You would be responsible for whatever judgment follows, including legal fees, interest, etc. Situations like this, though rare, can ruin you. Remember this: an insurance company will not defend you "on principle". If they are not legally obliged, and they can cut and run, they will. It's easy to pick on lawyers. I know. Even lawyers pick on lawyers. But, getting sued is nothing to joke about. If you ever looked at the cost of engaging a competent attorney, you know it can cripple you financially. \$250-\$500 an hour plus "costs", adds up quickly. And if you ever have to go to court? ...never mind, you can't afford it.

## The Simple Solution

My point is simple. Eliminate the worry. **Bulk up on liability insurance.** Don't give your insurance company a reason to walk on you because you didn't buy enough protection: Purchase a personal umbrella policy today. You will be amazed at the low cost to add an umbrella. Generally, prices run \$170-300 for the first \$1 million. A \$5 million umbrella will start around \$525. A small price to pay to keep your "free Lawyer"! Call us today to review your options. I cannot recommend this strongly enough.

**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!

- Janet Skoures
- Pete Campbell
- Virginia Richards
- Wilma Comas
- Daniel Bin
- Tom Canazzi
- Rob Gilbert
- Gwendolyn Harrington
- Mike Zorc

**2008 spread the word Contest**

We've built our agency by taking special care of you – and our other clients. And it shows in the large number of people who call us because you recommend us. Naturally we want to grow – but only with the right kind of clients. Clients like you. Our best new clients call us because you recommend us, so ... we LOVE it when you "Spread the Word" about the special treatment and low prices you receive from us! Now, we want to add a little FUN to the process! We're going to make EVERYONE A WINNER when they tell a friend, relative, or colleague to call us. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give them to you, because YOU are the best advertising we can get!

**Ways To Win – For Every Referral Received we will**

1. Donate \$5 to Hibiscus Children's Center
2. Place your name in a drawing for a \$50 gift certificate to a local restaurant (1 "chance" per referral)
3. On December 5, 2008 we will have a random drawing from all "chances" for a 42,000 BTU LP Stainless Steel Gas Grill with 637 sq inches of cooking area

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

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. I truly appreciate it.

For outstanding work telling others about our agency, this month we honor Gwendolyn Harrington as our Referrer of the Month!

Gwendolyn Harrington will receive \$50 gift card to a local restaurant . Thanks for your continued business!

(Who's next? Hint... it could be you! Watch this space for the announcement.)

**In February we received 8 referrals from our friends and clients. THANK YOU. Our gift of \$50 to Hibiscus Children's Center has been made. Our 4 month total is \$250.**

**A Not-So-Trivial Pursuit**

This month The Delgado Group is sponsoring a Trivia Contest and offering you a chance to win **\$10 Gas card**. Test your knowledge! Just one correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax --772-794-2999 -- or mail -- or email -- info@thedelgadogroup.com – this page. Good luck!

*When was the adhesive postage stamp introduced in the United States?*

Your Name \_\_\_\_\_

Your Answer \_\_\_\_\_

**Last Month's Winner:**

Congratulations to [ ] for correctly answering last month's trivia question! For the correct answer, [ ] has won a free **\$10 Gas card!** (*Winners name not available prior to printing – will notify next month.*)

**Last month's question was:**

*Which "King" in a deck of playing cards does not have a moustache?*

**Answer:** The King of Hearts

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"We were so touched when we learned The Delgado Group had chosen Hibiscus Children's Center as their charity of choice for their referral program. We have never had a business adopt Hibiscus in this manor before! As a nonprofit agency, we depend very heavily on community support and generosity and we couldn't be more thankful for the partnership The Delgado Group has created. As the saying goes, it takes a village to raise a child. Dan and The Delgado Group are most certainly doing their part."

Angela Astrup, Director of Events  
Hibiscus Children's Center,

*The fragrance always stays in the hand that gives the rose.  
-Hada Bejar*

## **Look what our friends say about us!**

**Had my homeowners insurance with The Delgado Group for 6 years when I called about my renewal I was that I should get a wind mitigation form filled out. I did this and saved \$1,147 for the year on my homeowners insurance. I'm glad The Delgado Group keeps track of ways I can save money on my insurance.**

**Robert Dooling - Fort Pierce  
Client Since 2002**

**My old insurance company decided to non-renew my homeowners insurance at the height of hurricane season. I was a little stressed to say the least.. I contacted Dan at the Delgado Group and he found me not only an insurance policy for my home, but I now have more insurance coverage for less than I was paying those other guys. Thanks Dan.**

**John & Nora Simons-Sebastian, FL**

"Just moving to Vero Beach, we were in need of insurance for our home and auto. The Delgado Group was highly recommended to us. It is a pleasure dealing with such a professional staff. We are very pleased with the money they saved us."

Anthony & Dolores Elvas - Vero Beach