

“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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Ask Dan:

Dan,

I keep hearing that homeowners rates are suppose to be going down on homeowners insurance but I'm not seeing the reduction that I anticipated. What can I do to get my premium down?

Tom Carvelli

Tom,

Check out my first article, it should answer your question.

I also heard from a number of our manufactured homeowners insurance clients in reference to a new policy tat is available. On page two you will find learn what to watch out for.

Agency Happenings:

Thank you for the great response to our first newsletter, it's a bigger undertaking than I thought it would be but as you can see in this our second newsletter there's a lot of information to get to you.

REDUCE THE COST OF YOUR HOMEOWNERS' INSURANCE

The Florida Legislature enacted a new law that provides insurance premium discounts to homeowners that have strengthened their homes against hurricanes and reduced their hurricane damage exposure (Unfortunately Manufactured and Mobile Homes were not included in this law).

What are wind resistive features?

- **Roof Shape** - A hipped roof is one that slopes upward from all sides of the building. Because of its aerodynamic properties and construction techniques, most hipped roofs will perform better in windstorms than other designs. On a square house the roof would resemble a pyramid. If you have a hip roof you most likely have this credit already. You would see hip roof as the roof type on your declarations page.
- **Roof Covering** – Shingles attached to current code are less likely than older roofs to be damaged or torn away by high winds. Beyond the cost of a roof, insurance companies are concerned with the interior of a house becoming vulnerable to rainwater. If you've replaced your roof since 2002 your home should qualify for wind mitigation credit.
- **Roof Deck Attachment** – The length of nails used to attach the roof deck to the trusses and their spacing affects the strength of the roof.
- **Secondary Water Resistance** – Customarily houses are built with Tar (Felt) paper, which can easily tear away if the shingles have been torn away. There is now a product that has a sticky backing that will adhere to the plywood covering all the seams. This is another way to prevent water intrusion.
- **Opening Protection** – Windows and doors can easily be broken or fail by flying objects and/or high winds. There are a few levels of credit that can be given so even if your shutters meet the old code your house will qualify for credit.
- **Roof to wall connection** – This is the easiest of all credits to qualify for, to receive a credit all you have to do is prove that your house was built with at least hurricane clips.

So how much are you going to save? The only way to find out is have your home inspected by a licensed General Contractor and have a Uniform Home Inspection Form completed. You can also contact My Florida Safe Home at 1-866-513-6734 or apply online at <http://www.mysafefloridahome.com> for a free inspection.

Who should get their home inspected? Every home that was built prior to 2002, I realize that this is a very broad statement but base rates include the roof only being "toe nailed" and very few houses in Florida were ever built this way. Being able to give credit for hurricane straps or clips can save hundreds of dollars. In addition as a result of the 2004 storm season many houses have new roofs, this would create even more credits. Believe it or not even homes built after 2002 may qualify for additional credits as a result of this form being completed, however it may take a couple years to make up the cost of having a contractor come to your home to do the inspection (\$100 - \$150).

Mattress Care in 5 Easy Steps

The average American spends 2,000 hours a year in bed so it's a good idea to protect what you've paid for! With these simple steps you can extend the life of your mattress and enjoy many hours of comfortable and healthy sleeping.

1. Use a Mattress Protector

Using a mattress protector is the easiest and most effective way to care for your mattress. Mattress protectors prevent moisture from ever hitting your mattress, therefore extending the life of your mattress.

2. Flip for Even Wear

To minimize wear, rotate your mattress every four to six months, or as recommended by the manufacturer. Make sure to flip over the mattress from top-to-bottom as well as turn it end-to-end for uniform weight distribution. Always have two people flip the mattress to avoid damaging the mattress and injuring yourself.

3. Air Out

It is also important to air out your mattress upon buying it and throughout its life. When you first purchase your mattress, take it out of the packaging immediately. Throughout the life of the mattress, occasionally fold back the covers to allow moisture and odors to escape.

4. Don't Bend

Bending a mattress can damage the innersprings. If you have to bend the corners to put on a sheet, the sheet is too small. Carry the mattress on its side when moving through doorways, and if you must bend it, do not flex more than 45 degrees.

5. Clean Gently

Before putting a protector on a mattress that is not new, you should clean it first. To remove dust and surface dirt, use your vacuum's upholstery attachment. To remove stains, use a damp washcloth and mild detergent or vinegar on any soiled areas and scrub lightly. Limit the amount of water you use. Excess water can get trapped inside your mattress triggering the growth of mold and mildew. Once clean, place it in the sun or set up a fan to dry the damp areas.

Your bed is one of the most important investments in your home. By caring for your new mattress now you can save money down the line and get a good night's sleep too.

Manufactured Home Insurance, know what you're buying

Recently many manufactured home homeowners' have received in the mail an advertisement concerning a new company insuring Manufactured Homes.

Nobody wants Citizens as the insurer of their home (and I'd prefer not to do business with them either), however, one thing that we have to remember about Citizens – they offer a good policy. They do have a few limitations – theft away from the insured location, no golf cart coverage (you can get this on a separate policy). However all in all it's a good policy.

There is a new company and policy available for manufactured homes. You may have seen this company advertised recently (Citizens name appears in a circle with a line crossed through it). BUT before you buy, make sure you know what you're getting.

Let's start with a question. And those of you that were in Florida in 2004 would know the answer. As a result of Frances and Jeannie, what sustained most of the damage on manufactured homes?

Answer: attached structures including Carports, Utility Sheds and Screen Rooms. What if you had a policy that limited how much it would pay for the attached structures – lets say, \$2,500 for your carport or \$500 for the Utility Shed. Can you replace your carport for \$2,500? I doubt it, especially when you account for the deductible.

While bottom line price is important, insurance isn't worth the paper its written on if it doesn't make you whole in the event of a loss.

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

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!

Amber Haye
Bob Mattick
Terrance Evans
Fred Petruchik
Chad Komarnicki
.Raul Vivanco>>

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 **Chad Komarnicki as our Client of the Month!**

Chad Komarnicki will receive a **\$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 December we received 6 referrals from our friends and clients. THANK YOU. Our gift of \$50 to Hibiscus Children's Center has been made. Our 2 month total is \$95.

A Not-So-Trivial Pursuit

This month The Delgado Group is sponsoring a Trivia Contest and offering you a chance to win a **\$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 -- 128 43rd Ave Vero Beach FL 32968 -- Or get it to us the easiest way -- email your name and answer to info@thedelgadogroup.com. Good luck!

What color is a Polar bear's fur?

Your Name _____

Your Answer _____

Last Month's Winner:

Congratulations to **Jack Wayda** for correctly answering last month's trivia question! For the correct answer, **Jack Waysa** has won a free **\$10 Gas Card!**

Last month's question was: *What do the balas ruby, the Bohemian ruby, the Siberian ruby, the American ruby, Cape ruby, Montana ruby, and Rocky Mountain rubies have in common?*

Answer: They aren't really rubies!

The Delgado Group
128 43rd Ave
Vero Beach, FL 32968

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, Vero Beach

Whether you think you can or can't, you're right - Henry Ford

Anthony & Dolores Elvas - Vero Beach

"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."

John & Nora Simons-Sebastian, FL

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.

Bob Schiavone, Port St Lucie

"I couldn't believe it, when I opened the renewal notice for my homeowners insurance it had gone up to over \$4,000. I called The Delgado Group. They were able to get coverage for me with another company saving me \$2,165 plus it's even mover coverage than I had before."

Look what our friends say about us!