

“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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Jewelry Insurance is INEXPENSIVE!!!

A pearl necklace for Christmas? What about a sparkly tennis bracelet for Valentine's Day? **Did you know that a typical home insurance policy covers jewelry for only \$1,000?** Now's the time to get these items insured!

These precious items have sentimental value and they deserved to be insured. Yes, insurance coverage is easy, painless and inexpensive. Our insurance carriers charge between \$1.50 to \$2.00 for every \$100. So, a necklace worth \$2,000 will only cost less than \$2.00 a month (less than a Starbucks coffee).

How to get your jewelry insured???

Our insurance carriers will need either an appraisal for a full description of your item or a receipt. We can also take a picture of your items. Schedule an appointment and bring them to our office so we can attach the digital pictures in your file. We can also refer you to an appraiser if you need one. Simple as that!

Our Girls Play Hard

It's the beginning of February as I am writing this with a renewed commitment of getting these newsletters to our clients and friends at the beginning of the month. That's pretty important this month as I want to tell everyone that my youngest daughter Alexa is in the City of Vero Beach Recreation Department's Performing Art Dance Troupe, they will have performances on March 15, at the Riverside Easter Egg Hunt at 9:30 AM and 12:30 PM at the Indian River County Fire Fighter Fair. And another on April 19th at the Hibiscus Festival. The time to be determined. The Recreation Department does a great job.

Daniella my oldest is playing basketball with St Helens Catholic School's A team, they're record is 5 & 1 now, they lost a couple weekends ago in a double overtime and lost by 2). The best thing about watching Daniella play is seeing her intensity; you can see it in her face as she runs the court. She's tall so she plays a post position, under the net grabbing rebounds. I was so proud she got a rebound and twice immediately passed it half way down the court for the easy lay-up. Ok, ok enough about us.

Agency happenings

Make sure you take a look at the third page of this newsletter. We received 21 referrals in January more than we ever believed we would receive in one month. Thank you for having faith in us to help your friends and family.

In January I had a biz trip to Chicago, I'm not sure if my trips are typical but I've been to Chicago 4 times now and all I've seen is the inside of hotel rooms and meeting rooms. Back to the trip, we concentrated on developing better relationships with our clients. Through the use of newsletter, information provided on our website (thedelgadogroup.com) and email. While I've always felt that we've done a good job for our clients I do believe that information is powerful and we do want to get you all we reasonable can. For this reason I do request that you send us your email address, (We will not give it to anybody.) what I'd like to do is put these into an email account. (Others will not see your email address.) From this account I will forward to you information/articles, things that I believe will be of value to you. I anticipate sending 1 maybe 2 emails a month (I love making more work for myself). If you would like to be on this list you can send an email to info@thedelgadogroup.com please put your name in the message. Better yet, why don't you enter trivia contest on page 3 we'll get your email address plus you might win.

Is Your Identity Safe?

It is estimated that 1 in 6 people will be victims of identity theft this year. If you've ever paid a bill, made a purchase, or done any banking online you could be at risk for identity theft.

Even if you think you've taken the necessary precautions to safeguard your identity and personal information you could be at risk! Identity theft is when someone obtains personal or financial information about you with the intent to commit fraud. The scariest part is that everyone is at risk. Don't be lulled into a false sense of security just because you think no one would want your personal information or that you are not in a high risk group.

How can you protect yourself from identity theft?

The good news is that protecting yourself from identity theft is simple and there are many effective ways to protect your financial and personal information from falling into the wrong hands.

- Keep your vital records like bank statements, birth certificates, social security numbers and other personal information in a safe place. Using a locking file cabinet or fire safe is one way to protect your records at home. Either of these solutions is economical when you consider the cost and inconvenience of losing your identity.
- Consider leasing a safe deposit box at your bank. The fees are usually low and if you have an account already some of the fees might be waived. A safe deposit box is the place to keep your will, or power of attorney, or other important records.
- Be sure that your mailbox is lockable. Statistics show that having your mail delivered to a locked mail box discourages thieves. If you can't have your mail delivered to a locked box at your home consider using a post office box. The cost is small and you'll feel more secure knowing that your mail and your personal information are not at risk.
- And while we're talking about mail; be sure to shred any mail that has your name, address, account numbers, or other personal information on it. Especially if it's an offer for credit, home loans, or bank services. These documents are gold to a thief and need to be shredded immediately if you aren't going to take advantage of the offer. A shredder for your home or office is an inexpensive alternative to hiring a document shredding company for your business.
- Use common sense when you shop or bank on line. Never shop with a vendor that doesn't offer a secure payment method. Never respond to emails that ask for personal information, even if they appear to be from your bank or financial institution. And never give out your passwords or log in information.

There are many resources available to you. Check with your bank or financial institution on their policies regarding identity theft. Visit the bookstore or library for information on what steps you can take at home. Contact the Better Business Bureau or your local Chamber of Commerce to see what information they might have on how you can fight identity theft and of course you can visit the many sites online. One good website is; www.ftc.gov/privacy.

Coverage You Need to Know About In Your Auto Insurance Policy - Uninsured/Underinsured Motorists

We all know that all licensed drivers in Florida require auto insurance. Car insurance is pretty much the same across the board. The only **real** difference is the person who sold you the policy and how they explained it. For a majority of people, *price is the single biggest reason* where they purchase their auto insurance, either through an insurance agent or through companies you see on TV, like Progressive and GEICO. Sometimes, these companies, and other insurance agents, fail to explain the important **optional** coverages in a vain attempt to give you the cheapest price possible. Are they doing you any favors? I don't think they are. Believe me, I know price is very important when it comes to insurance. However, it's also my job to make you aware of all your insurance coverage options and explain how they can help protect you and your family. Ultimately, it's your choice so you might as well be informed when making these decisions.

One of the most important **optional** coverages you should consider is Uninsured & Underinsured Motorist Coverage. Here are the quick definitions:

Uninsured Motorist Coverage (UM)- This covers bodily injury and other compensatory damages for you or your passengers if you are hit by an at-fault driver who doesn't have **any** insurance to pay the amount you are legally entitled to recover

Underinsured Motorist Coverage (UIM)- Provides coverage for bodily injury and other compensatory damages for you or your passengers if you are hit by an at-fault driver who doesn't have **enough** insurance to pay the **full** amount you are legally entitled to recover.

According to the Insurance Research Council, if someone is injured in a car accident in the United States, the chances are one in seven (over 14%!) that the accident was caused by an **uninsured** driver. Just think about how many cars you share the road with everyday. The amount of people driving that are underinsured and carry just the minimum coverage required by Florida, Bodily Injury Liability is **NOT** required, makes everyday driving even scarier. Let me give you an example of how this insurance coverage works. There are time bombs out there and I don't want you to be caught with your guard down.

Imagine that you are driving your family across town (*not too uncommon right?*), and another driver runs a red light and broadsides you. There are significant injuries, loss of wages, rehabilitation costs, total damage to your new car, etc. You then come to find out that the person who hit you doesn't even have car insurance! What happens is that you have to rely on the uninsured motorist coverage of your own car insurance policy to bail you out of the financial ruin because of someone else's negligence. But, if you have enough UM/UIM coverage, you can make your claim with your own insurance company for **EVERYTHING** (*except punitive damages*) the bad driver owes you including: special damages (example- loss of earnings, **future** loss of earnings, diminished earning capacity, and cost to travel for medical treatment), and general damages (pain & suffering, living forever with paralysis, loss of enjoyment, loss of a standard of living, etc.) It's important to note that **NONE OF THIS IS COVERED BY HAVING GREAT HEALTH INSURANCE!!!** This situation is all too real and happens every day of the week.

If your auto insurance is with us, your bodily injury liability and uninsured motorist coverage should be the same (check your policy). But I've seen numerous people request quotes from us and they not have any Uninsured Motorist protection, this does not make sense. After all, this will be coverage to protect you and your family. Please give us a call to review this important coverage.

That's why we're here.

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!

Debbie Seeley x 2	Robert Mitchell x 2
Carol King	Karen & Ken Ban
Donald Kerrigan	William Harriman
Cheryl Hudnell	Curt Raymond
James Karish	Robin @ Remax
Nannette Haines	Frank Selva
Ronald Pauls	Bob Geckle
Brittany Heath	Robert Gilbert
Terry Gilbert	Suly Prieto
Regina Cupp	

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 from all "chances" for a \$42,000 BTULLP 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 James Karish as our Client of the Month!

James Karish 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 January we received 21 referrals from our friends and clients. THANK YOU. Our gift of \$105 to Hibiscus Children's Center has been made. Our 3 month total is \$200.

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 -- mail -- or email -- info@thedelgadogroup.com --. Good luck!

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

Your Name _____

Your Answer _____

Last Month's Winner:

Congratulations to Deborah Z. Seeley for correctly answering last month's trivia question! For the correct answer, Deborah has won a \$10 gas card!

Last month's question was:

What color is a Polar Bear's fur?

Answer: The polar bear's fur is really clear, not white. Some light reflects off the fur and makes it look white. Most of the sun's rays reach their black skin, which absorbs heat and keeps the polar bear warm.

The Delgado Group
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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, Vero Beach

*The greatest achievements were at first and for a time dreams. The oak sleeps in the acorn.
James Allen*

Look what our friends say about us!

"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."

Bob Schiavone, Port St Lucie

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