

# “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*

128 43<sup>rd</sup> Ave Vero Beach FL 32968 \* 778-5555 or 465-1478 \* info@thedelgadogroup.com

## TURN ON A BRIGHT CHANGE FOR YOUR HOME THIS SPRING

Even the smallest changes in lighting can have a dramatic effect in the look and feel of your home. Here are some illuminating ideas to try around your home:

1. A well lit front entrance says 'Welcome,' while at the same time enabling you to greet guests and identify visitors.
2. Want to dress up your dining room without spending a small fortune on new furniture? Simply switching out your current chandelier will make a dramatic difference.
3. If your bathroom still looks like it's circa 1970 with dark paint and globe lights around the mirror, choose a lighter paint color and swap out the fixtures for a bold new look.

You can find new fixtures and plenty of help at your local home improvement center. So let the light shine in this spring and give your home an updated look!

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## Wind Driven Rain

Living in Florida it's common to have damage to a building and/or personal property caused by water that is driven by the force of wind. Standard homeowners policies clearly address this coverage issue. Not all companies use ISO standard policy forms so coverages could be different than how described below. Most policies say ...

"We will not pay for loss or damage to the interior of any building or structure, or the property inside the building or structure, caused by rain, snow, sleet, sand, dust or by falling objects, whether driven by windstorm or not, unless the direct force of the Perils Insured Against damages the building or structure causing an opening in the roof or wall and the rain, snow, sleet, sand, dust or falling objects enters through this opening."

Translated, if there isn't an opening created in the building by a covered peril there isn't any coverage. If there is an opening created by the force of wind or flying object thrown by the wind then both interior building damage and personal property damage is covered under the peril of windstorm.

So why do I bring this up? I had a call last week following a heavy rain and windstorm. A client got water into the home. I discovered there wasn't a broken window, no damage to the side of the house or the roof. It seems the water blew in around the window. This loss would not be covered, luckily there was little damage but it could have been worse...

My Suggestion, examine the calking around all your windows. It does deteriorate over time and will allow water to be blown into the home. Re-caulk all areas that have gaps. You could be surprised and find no existing caulking; workers don't always do the whole job. Another thing to check is how well your doors seal when shut, we've had more than one call from a homeowner that has had water blown into the home from around doors.

## Is Your Home Business Covered?

Home based businesses are one of the fastest growing segments of the commercial market, but as a home-business owner you may not realize that your Homeowners insurance may not adequately cover you in case of an emergency.

If you are running a business out of your home you have unique needs. If you're already working out of your home or if you're thinking about starting a home-based business here are some questions to ask your agent:

- Ask what the state, county, and city requirements are for a home-based business.
- Depending on what type of business you operate you might be able to get an endorsement on your homeowner's policy that has higher limits or covers specific perils or risks.
- Will your home-based business insurance cover your lost income or ongoing expenses if your home is damaged?
- Are there bundles or packages available for homeowners who run a business out of their home? This might lower your rates or save you money over time.
- If you have any staff you'll need to get worker's compensation insurance. Many home-based business owners mistakenly believe that this type of insurance is only required by businesses that have a retail or separate location, but that's not the case.

These insurance plans can help ensure that you are prepared to face any eventuality that might occur while you are running your own business. Disasters, accidents, and crises can strike at any time. By preparing now, you may be saving your company significant money over time. Talk to your agent today.

## Hurricane Season is upon us, what can we do to prevent loss?

If you have not realized it yet, the beginning of the 2008 hurricane season is less than a month away. If you have not taken time out to prepare for the upcoming season, now is definitely the time to do so. As with recent years, the predictions for this year are rather bleak. According to top hurricane and storm forecaster William Gray of the Colorado State University meteorology team, the 2008 Atlantic hurricane season should be very active with 15 named storms, 8 hurricanes and 4 intense hurricanes. Furthermore there is a 69 percent chance of a major hurricane hitting the Atlantic Coast. Of course, living in Florida we all know that we're at a high risk of being hit. So, what are a few things we can do to prepare?

A good start is trimming your trees removing dead limbs so they don't become missiles. Thinning out your trees so wind can pass more easily through them reducing the chance they can blow over.

Annually make and/or review an inventory of your possessions. In the least, inventory your more valuable items (keeping receipts) and take pictures of each room from more than one angle. A video recording would be best, opening cabinets and closet doors to get as much detail as possible. Make sure to store your inventory and the pictures/video recordings off the premises. I'm sure you could imagine how hard it would be to make a list of what was lost without something to spark your memory, plus pictures and video recording are great proof of what was in the home prior to a loss. This will go a long way towards you having a stress free claim experience.

Review your homeowner's insurance coverage to make sure it is adequate. Have you done anything to increase the value of your home? Have you upgraded your kitchen, enclosed a screen room or even added a room? Have you added a pool? These all affect how much it will cost to replace your home, call us we can complete a replacement cost estimator to find out if your home is underinsured.

Is your pool screen enclosed? **Recently many companies have excluded or put limitations on how much they will pay for a pool enclosure.**

*Check your policy or call us if you're not sure.*

## 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 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!

Frances Deseno	Pete Campbell
George Warburton	Wanda Poirier
Carol King	Pete Campbell
Suley Prieto	Margaret Severin
Jay Grutman	Courtney Ohls
Daniella Deltoro	Lucy Church
Marielle Gauvin	Richard Street
Vinny Celano	John Richard
James Lynch	Mary Black
Courtney Ohls	
James & Lynn Ockee	

## 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 Frances Deseno as our Client of the Month!

Frances Deseno 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 March we received 19 referrals from our friends and clients. THANK YOU. Our gift of \$95 to Hibiscus Children's Center has been made. Our 5 month total is \$345**

## 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 email -- [info@thedelgadogroup.com] -- Good luck!

*When was most successful barbed wire first manufactured?*

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 Z. Seeley has won a free \$10 gas card

Last month's question was:

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

**Answer: 1974 at Christmas was when the self adhesive stamp was introduced in the US.**

The Delgado Group  
128 43<sup>rd</sup> 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 manner 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

*"All that I am, or hope to be, I owe to my angel mother." Abraham Lincoln*

## **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**