

“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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VERY IMPORTANT

Several months ago I covered the topic of wind mitigation credits. I've decided to rerun that article because we still have current clients calling us that have not yet applied for these credits. If you have not yet applied for these credits and have a **masonry** or **frame house** (SORRY - Manufactured homes are not included) built prior to 2002, (homes built since 2002 automatically get credit) you need to have a mitigation inspection completed. I can all but guarantee you that your premium will go DOWN. Any licensed general contractor can complete the two-page form. I'd be glad to fax or email this to you. Remember, we get paid by commission - the higher the premium the better for us. Reality is: I DON'T WANT YOU OVERPAYING FOR YOUR INSURANCE, even if it cost me money.

Oh yeah – your friends can qualify for these credits as well. Even though most agents aren't telling their clients about these wind mitigation credits. And yes – of course you can tell them about us. Why not? Every referral qualifies you for our referral rewards program. **You could win a gas grill!**

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Just Some Rambling

Sometimes I sit here to write this newsletter and I think what, what about insurance do people want to hear about this month? You know, insurance is kind of boring and... well, never mind.

While thinking about what I was going to write about, for what ever reason, I thought, damn, I'm 45 and just started wearing reading glasses – if I didn't have to read I'd be fine. I can't do much about the need for glasses but I can do something about my expanding girth. I'm committing on paper, right now, to slim down. I TIP the scales at 250+ lbs (what do you think, think I'll go for 220 lbs?) Another thought just came to me – is this the beginning of a mid-life crisis? Just great, that's what I need... hurricanes and a midlife crisis. Of course, the Harley would be fun.....

When I started in this business, I was dating my wife but we still wouldn't be married for another 3 years. My first child wasn't born until I was 30. Do the math, yep now I have a child in high school – scary. In 4 years she'll be in college and she'll officially be smarter than me. That's if it doesn't become obvious before then. It's amazing how life changes and how quickly it changes. Just a couple years ago I had two little girls, and now they are two young ladies preparing for adulthood. These changes happen so quickly that we don't even notice that we are starting a new chapter in our lives. This is why we should all take time to STOP and reflect on our lives. When I do this, I often wind up thinking - man, I wish I had done this different or that different... But you know what? Life is good and I think we should all take sometime to appreciate what we have. Think about what you've done for your family and for others. What else can you do? Stop and smell the roses.

Since this is my October newsletter I figured I'd mention St Helen's Harvest Festival. Some of you know that I'm very active in this event; the dates this year will be November 20th – 23rd. My family has run the Aquarium booth (where you can win a goldfish) for 5 years. This year I was fortunate enough to be in the wrong place at the wrong time and... I'm now in charge of Parking/Security. If you have never attended the Festival, you should give it a try, discount (25% off) presale ride tickets go on sale at the beginning of November. Call us at the office - 778-5555 - and place your order. You don't have to have children at home to enjoy the festival. Come by on Thursday night (it's our slowest) and get some dinner. There's a lot of great food - Italian Sausage or Meatballs, authentic Mexican, the BEST BBQ, Great Philly Cheese steaks. We also have a cakewalk and crafts – don't forget the games, even big kids like to win Festival games. I think we have enough to keep you busy for a couple of hours. By the way, other than the rides operators, this festival is 100% staffed by people from our community. I really do hope to see you there, and if you see me, say hi. I'll be there, I'm there every hour the festival is open. The only question is, will you find me?

Common Insurance Errors

Comparing only rates and not discussing coverage options with your agent, yeah, I guess it takes an agent to say this, but it's true. If we're talking about auto insurance, there are many different limits of liability to consider. Did you know that in many cases it costs little to increase your protection? What about uninsured motorist (UM) protection? Who do you think this protects? It protects YOU and your family – many people believe that UM covers the other driver. This couldn't be further from the truth.

This discussion leads to people not updating their coverages. Our lives do change over time; maybe you've received a promotion and now make more money. That's great, but you are now a bigger target to get sued. Beside the liability limits on your home and auto policy, you may want to consider a personal umbrella policy. You'd be shocked at how reasonably priced these are. Maybe you bought a new piece of jewelry or collectables – these should be added to your homeowner's insurance policy.

How about paying too much for your Insurance? A lot of people do by keeping Collision coverage on an older vehicle. Or how about this – DON'T buy life insurance to protect your car loan from an auto dealer – EXPENSIVE. Some people also buy some coverages they don't necessarily need. ID Theft is an example. Many homeowners policies include this endorsement automatically in your policy, and some auto companies do as well.

If you have questions concerning your coverages - call us.

PLUS

You can visit us at thedelgaddogroup.com and have access to a dozen plus **FREE REPORTS**

Quotes

"Keep love in your heart. A life without it is like a sunless garden when the flowers are dead. The consciousness of loving and being loved brings a warmth and richness to life that nothing else can bring."

Oscar Wilde

"In three words I can sum up everything I've learned about life. It goes on."

Robert Frost

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).

**Thank You! Thank You!
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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!

AUGUST & SEPTEMBER

- JAMES STANTON
- CURTIS RAYMOND
- BRENT FADDEN (2)
- DON FREDRICK
- JOHN CONSOLI (2)
- JEANNIE WURZBURGER
- DIAN HOOD
- ROCCO LEWIS
- VELMA COMAS
- RUTH MCCARTHY
- IRA TEPER
- DENISE ZEH
- VELMA ELLIS
- MARY LOU JAY
- MIKE ZORC
- BELISARIUS BLIK
- COURTNEY OHS
- PATRICIA JOHNSTON
- CYNTHIA BEGANO
- DEBBIE DEMSICK
- DAVID PRIETO
- MIRIAM GARCIA
- PETE CAMPBELL
- SUSAN CALLAHAN (3)
- PAM & BOB MITCHELL
- VICKI SABINS
- ROBERTA AUSTIN
- GWEN HARRINGTON
- KENNETH IVERSON
- SANDRA FREEMAN
- SAMANTHA PERKINS

Are You The Referrer 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 heart felt thanks for your support. I truly appreciate it.

For outstanding work telling others about our agency, this month we honor **Susan Callahan** as our Referrer of the month

Susan will receive a \$50 Carrabbas Gift Card.

Thanks for your continued business!

“Spread the Word - 2008! Program”

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!

2 Chances, 2 Prizes for YOU to WIN!

Charity First	Tell a friend, a colleague, a relative, an acquaintance... whoever... about us. When they contact us and tell us you sent them (don't worry, we'll ask how they got our name) we will donate \$5 to HIBISCUS CHILDREN'S CENTER. This donation will be made once per month. The total amount donated will be announced in our newsletter as well as on our website. Our Goal: \$2,000 for \$2008
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1st Chance	The first week of each month we'll randomly draw from all of last month's CHARITY FIRST qualifiers. THE WINNER will receive a \$50 gift certificate to a local restaurant!
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Grand Prize!	On December 5, 2008, we'll conduct a random drawing from ALL "Charity First" chances for the Grand Prize. Qualifying period from November 1, 2007 through November 30, 2008. THE GRAND PRIZE WINNER will have a <u>42,000 BTU LP Stainless Steel Gas Grill with 637 sq inches of cooking area</u> delivered to their home in time for the Holidays!
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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 email info@thedelgadogroup.com -- this page. Good luck!

Where was the world's largest omelet cooked?

Your Name _____

Your Answer _____



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 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,

*“Of all ghosts, the ghosts of our old loves are the worst.”
Sir Arthur Conan Doyle, The Memoirs of Sherlock Holmes*

“I’ve had my homeowners insurance with The Delgado Group for 6 years. When I called about my renewal I was told 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**

“I have been extremely pleased with the excellent reduction of the premium on my homeowners insurance. With the recommendation of the staff at The Delgado Group, (Patty Jones) our home was inspected for wind mitigation credits and saved over 51% of the original Premium – we highly recommend The Delgado Group”

Robert McGlinchey – Fort Pierce

“A friend of mine suggested I call The Delgado Group after my homeowners insurance more than doubled. I am so very glad I did. I was thrilled with the courteous and professional service I received and they saved me more than \$1,500 by switching me over to another company. Thanks Delgado Group!”

Daniel Bin, Vero Beach