

“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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Since this is our December newsletter, by the time this reaches you, Thanksgiving will be over and the Christmas Season will be in full gear! We will have enjoyed another Thanksgiving with family & friends.

This is a great time of the year to enjoy family and friends, eat a big meal and pause to give thanks for the many things for which we are grateful. As we enter this busy, and often hectic holiday season, be sure to make time to appreciate and enjoy the company of your family & friends. When you stop to think about it, the things that really matter in life aren't really things.

I hope you enjoyed your Thanksgiving and continue to keep the spirit of Thanksgiving with you into the New Year.

All of us at The Delgado Group wish you and your family a wonderful and safe Holiday Season! It's a special time to give thanks and count our many blessings. We continue to be humbled by the confidence you show when you refer your friends and family to us. We also THANK YOU for choosing us as your insurance protection team of choice. We appreciate the confidence and trust you have placed in us. May your New Year be filled with good health, love and happiness!

Merry Christmas & Happy Holidays

Dan Delgado

HOW TO AVOID HOLIDAY THEFT

Don't let the Grinch steal your Christmas!

Take the simple holiday safety precautions of breaking down or concealing the empty boxes that once held your brand new plasma TV, computer, DVD player or children's toys. DO NOT place them on the curb in plain view for looming burglars to know what awaits them inside the home.

Holiday theft can happen and does happen. It is very easy to be consumed by the hectic pace that this season brings, but everyone needs to take time and put family and home safety at the top of their holiday wish list. Everyone is a target of holiday thieves.

Home Burglaries—Homes are most often targeted during the holidays, particularly because owners are more likely to be away visiting relatives while their new, expensive gifts remain unattended inside. Make sure you lock all doors and windows even when leaving home for a short period of time. Furthermore, leave spare keys with a neighbor rather than hiding them outside. Burglars know exactly where to look for spare keys. They are not fooled by fake rocks and other hiding places.

Auto Thefts & Break-Ins—Whether parked in your driveway or a mall parking lot, your automobile is one of the most common targets for thieves seeking expensive gifts during the holiday season. Bring gifts into your home with you overnight rather than leaving them in your car. When shopping, put all of your packages in the trunk before departing one parking lot and driving to another. Waiting until your next shopping destination allows others to see packages go into the trunk of your car and then you departing into the mall or store.

Watch Yourself!—Americans carry more cash and credit cards on them during the holiday season. Use a single credit card when holiday shopping rather than carrying several different credit cards or large amounts of cash. Ladies, don't leave your purse in the car not even for a short period of time. Even if your car has an alarm, a window can be broken and your purse snatched - your alarm may not go off.

To have freedom of motion and clear visibility, do not overload yourself with of bundles. Keep purses zipped and close to your body in your possession rather

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

What do You Think?

1. Red Cars are more expensive to Insure.

- True False

2. I was just in an accident but the police said it wasn't my fault. This means I won't have to pay a deductible.

- True False

3. Insurers don't pay for damages caused by "Acts of God".

- True False

4. Insurance companies change the rules on what auto coverage they provide and what they charge for it.

- True False

5. My car insurance will go up if I'm caught without a seatbelt.

- True False

ANSWERS:

1. **False** - Red is a popular color but your premium is safe. Insurance companies definitely don't judge your car based on its color.

2. **False** - If you are found 100% not "At Fault" You will not have to pay a deductible because the at fault drivers insurance policy will pay for your damages. However if the at fault driver does not have insurance and you collect from your insurance you will have to pay your deductible.

3. **False** - "Acts of God" are called "perils" by insurance companies and are covered. These perils are listed by their real names such as hurricanes, wildfires, high winds and hailstorms.

4. **False** - The Florida Department of Insurance and Financial Services regulate the car insurance industry. They set minimum coverage levels and must approve and monitor what products cover and any price changes.

5. **True** - Believe it or not, buckling up can save your life and your bank account. If you've been convicted for not wearing a seatbelt, yes, you will be viewed as a higher risk, which means you'll pay a higher premium.

than leaving it in your shopping cart. Avoid walking alone and leave stores well before closing time.

COLLECTIBLES TIPS

Jewelry. Fine art. Antique dolls. Fur coats. Rare coins. Autographs. Baseball cards. Fine Wine. All are expensive or rare holiday gifts for avid collectors that may not be covered by your homeowners or renters insurance policy. If you are giving or receiving a valuable or collectible gift this year, you could be at risk for a major loss if you are not properly insured. Standard homeowners or renter's insurance policies are not intended to protect any items that tend to appreciate in value, only the everyday items in your home—furniture, clothing and appliances. Therefore, they limit coverage for unusually valuable items. Homeowners and renters policies also typically exclude coverage altogether in certain situations, such as floods, earthquakes, accidental breakage or during shipping either to you or from you.

Guidelines to Ensure That Your Investment in Collectibles Remains Secure:

- If you own individual items or a collection worth more than \$1,000, talk with your agent about additional coverage. For collections, you can choose a blanket policy that covers your entire collection for a stated amount. Items worth more than \$2,500, such as engagement rings, generally must be insured under their own policy.
- Choose a policy that insures your collection for replacement cost or a stated value based on book price, secondary market value or appraisal, rather than actual cash value
- Watch for policies that exclude coverage in cases of accidental breakage, flood or other events. Pick a policy that is "all risk"—one that insures you for every potential hazard.
- If you are in the collecting business, you will need to purchase business insurance to protect your inventory. Homeowners policies limit coverage for business losses.
- Keep all purchase receipts and supporting ownership documentation in a fireproof box.
- Keep a detailed inventory of items and their values, even if your insurer doesn't require it.
- Update your written appraisals every year or two.

"I bought my brother some gift-wrap for Christmas . I took it to the Gift Wrap department and told them to wrap it, but in a different print so he would know when to stop unwrapping."

Steven Wright

"What a situation! Our 6 year old Amy won't tell us what she wants for Christmas. She says she told Santa."

Unknown

"And so this is Christmas for black and for white, for yellow and red, let's stop all the fight."

John Lennon

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!

Mike Zorc	Frank Carter
Kenneth Bano	Jim Stanton
Carl Prishinski	Pete Cambell
Victor Olah	Al Hand
Joyce Roberts	Brent Fadden
Susan Callahan	Diana Burklew
Derek & Leanne Harkins	

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

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 -- this page. Good luck!

Where is the tallest roller coaster in the world?

Your Name _____

Your Answer _____

Last Month's Winner:

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

Last month's question was: *When was the largest Pumpkin Pie cooked?*

Answer: *The current world record stands at 2,020 pounds (after baking). It was prepared and baked by the New Bremen Giant Pumpkin Growers in New Bremen, Ohio. This huge pie was made on October 8, 2005. Over 5,000 people came to witness the event..*

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 **Mike Zorc** as our Client of the Month!

Mike Zorc will receive **\$50 Carrabba's Gift** Thanks for your continued business!

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

LOOK

In September we received 13 referrals from our friends and clients. **THANK YOU.** Our gift of \$65 to Hibiscus Children's Center has been made. Our 9 month total is \$785.

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,

*Don't wait for the storm to pass – learn to dance in the rain.
Author Unknown*

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

"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