



Hershfield Insurance Agency
 (800) 865-0695 toll free phone/fax ~
 www.hershfieldinsuranceagency.com

Protection for you, your family and your valuables.

A Note from Dan's Desk

Volume 2, April 2009



On behalf of everyone at our agency, we thank you for the opportunity to serve you this past year. We've made some recent additions to our office. Kathy Canto is our newest insurance agent and Jasmine Carmona is the cheery voice you'll hear when you make changes to your policy. As always, I'm happy to answer any questions you may have, but feel free to talk to anyone on our staff to handle your needs!

The attached article on Umbrella policies is well worth reading. I hope you take the time to consider whether all of your "gaps" are filled.

Again, thank you so much for your business and please don't hesitate to let us know how we can better service your account!

Our Team is Ready to Serve You!

We are proud to say that we have the best team at our agency just waiting to talk to you! Don't know who to call?

- To make a payment, or to change your mailing address, personal or lender information: Jasmine Carmona, jasmine@hershfieldinsuranceagency.com
- Request an additional quote, copy of an application, make changes to or ask questions about your current policy: Cynthia Rios, cynthia@hershfieldinsuranceagency.com
- Explanation of current coverage, questions about coverage, recommendations for additional policies—Daniel Hershfield, daniel@hershfieldinsuranceagency.com

Our entire staff is cross-trained to help you so don't worry if you forget a name—we'll help you immediately and with a smile!



Newsletter Spotlight

New Customer Referral Program—FREE DRAWING!

Have you been eyeing the flat screen TVs every time you walk into Costco? Here's your opportunity to win a state-of-the-art 32" high definition television for your home!

If we've saved you money over the past year with your insurance, **please pass on the good news to your friends, family and neighbors!**

You will receive an entry into our drawing every time you refer us a client.

The drawing will be held on August 1st, so keep those referrals coming!

* TV shown may not be actual prize due to availability. Same or similar product will be awarded.

Umbrella Policies Making News

Although this article came out a year ago in *The Week Magazine* (April 4, 2008) "What the Experts Say", it is still very relevant. The article discusses that one of the most common gaps in personal insurance is liability insurance. Here's what the article had to say:

Reach for that umbrella— Many auto- and home-insurance policies don't offer enough liability protection, said Joseph B. Treaster in the *New York Times*. If you're sued—whether it's because you're at fault in a car accident or a kid dives into the shallow end of your pool- you could be "wiped out financially." Ideally, you should have liability insurance worth the entire value of your assets.



Umbrella Policies Making News (continued)

That's where an umbrella policy comes in. These go above and beyond the protection of standard auto and home insurance, covering anywhere from \$1 million to \$100 million in damages and legal fees. "But many people with major assets either do not buy the extra coverage or do not buy enough," even though the premiums aren't prohibitive. Insurance companies that cater to wealthier clients charge anywhere from \$150 to \$300 a year for the first \$1 million in coverage and about \$100 for each additional million.

To ensure that you have the adequate amount of coverage, we hope you'll take the time to fill out the section below for your own private evaluation. This information will help you determine if you currently have any gaps in your insurance coverage. Take a look at your auto, home and umbrella policy (if you already have one in place) under the liability coverage to complete the section called "Current Insurance Protection" and as always, give us a call with any questions!



Are you getting the savings you deserve?

- Multi-policy discount
- Good driver discount
- Renewal discount
- Degreed professional discount (engineer, scientist, medical, CPA, educator)
- Hybrid car discount
- Anti-theft discount

Your Personal Gap Analysis

FINANCIAL ASSESSMENT:

Equity in your home: \$ _____

Personal Property: \$ _____

Investments: \$ _____

Savings/Checking: \$ _____

Future Wages: \$ _____

Total Amount At Risk: \$ _____

CURRENT INSURANCE PROTECTION:

Auto Liability: \$ _____

Gap in Coverage? Yes No

Home/Condo/Renters Liability: \$ _____

Gap in Coverage? Yes No

Umbrella Liability: \$ _____

Gap in Coverage? Yes No

"At Risk" Gap— (What you need vs. What you have) \$ _____

A Note from Andrea's Desk

This last year 2008 was a record year for our agency. We had the pleasure of saving our clients thousands of dollars on their insurance coverage. Many of you were kind enough to drop us a line to express your appreciation which lets us know that we are practicing our motto of "customer service first".

We invite you to keep your comments coming—we are always striving to be the best in the business and with your feedback we can achieve that goal!

We wish you all the very best in 2009!

Sincerely,

Andrea Hershfield, Agency Manager
andrea@hershfieldinsuranceagency.com

Let us know if...

- You've remodeled your home
- You have a 15 year old driver in the house
- You've changed your email address
- You own your own business