



Wilson News

2007- Issue 2

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HOLIDAY GREETINGS

It seems like just a few short months ago I was writing this message for last year's holiday newsletter. I know my personal challenge of finding enough hours in the day to do all that is needed to be done is not unique. We live in such a fast paced world and oftentimes we feel bombarded from all directions with someone wanting something.

At this time of year in particular it is easy to feel overwhelmed with all the "to do" lists; we have them at work and at home. I am always re-evaluating how I

can be more efficient within the agency and with the services provided to our clients. We count on you to let us know how we can be better! Our collective goal at the end of each day is to be able to say "We've done the best we can do for you our valued client." If we can honestly say this then we will have brought value to you as your insurance agent and we are well on our way to nurturing the very important relationship that we want to develop with our clients.

Every day is an appropriate time to say "Thank You" to our clients for your patronage and the confidence you have shown in our agency.

*We wish you a slow, mellow holiday celebration with friends and family. Step back, take a **deep** breath and simply enjoy. We wish you joy and comfort as you celebrate the holidays and good health and peace for the coming year.*

DJ Wilson

We have a WEBSITE!!

Yes, Virginia, there is a website. Ok, so some of you are probably too young to know the reference, but the point is that Wilson Insurance Management has embraced technology and has a website. Quite simply, www.wilsoninsurancemanagement.com

Here you will find a vast assortment of resources, available 24/7 including:

- Auto
 - Definitions of coverage
 - ATV safety, Deer safety
 - Vehicle safety ratings and car guide links
- Home
 - Definitions of coverage
 - Examples of endorsements available
 - Home Inventory
 - Market Value vs. Replacement Cost
 - ID Recovery and resources
- Commercial
 - Descriptions of the types of coverage available
 - Descriptions of the types of businesses covered
- Open For Business, online disaster planning tool
- Life
 - Definitions of the types of life insurance
 - Life insurance calculator
- Watercraft
 - Definitions
 - Boating Safety courses
 - Boating Safety resources
- Other
 - PCL/umbrella coverage
 - Annuities
- Newsletters- previous issues are archived here
- About us
 - History & Staff
 - Hours, Address & Map
 - Companies we represent
- Safety & Resources
 - (too many to list)



Safety Tips for Winter Driving

Tires first

- Use properly inflated all-season or winter tread tires. Don't forget a spare.
- Take your car to your local tire shop or auto parts store to check the tread.

Under the hood

- Have a mechanic check your battery, cables, hoses, belts, brakes, windshield wipers, defroster, heater, exhaust system and fluid levels.
- Add special solvent to your windshield washer fluid to prevent icing.
- Always maintain at least a half tank of gas.

On the road again

- Beware of ice. Bridges and overpasses freeze with the slightest amount of moisture.
- Moving along in icy conditions is tricky. Stopping and starting is the key:
 - **Stopping**—Drivers without an Antilock Brake System (ABS) should gently pump the brake. Drivers with ABS should use continuous pressure. Consult your owner's manual for vehicle specific recommendations
 - **Starting**—Gently press the gas to accelerate from a stop. For hills, gather momentum slowly and do not stop on the hill.

Load it up and bring it along

- An ice scraper or commercial de-icer and a snowbrush
- Water, food, warm blankets and some extra clothing in case of a long delay
- A 25-pound bag of sand, salt or kitty litter can be used to add traction
- A shovel to free your car in case it gets "snowed-in"
- A first aid kit with bandages, gauze, hydrogen peroxide and medical tape

If you get stranded: If you are stranded with help hours away, follow these guidelines:

- Do not leave your car.
- Wool items, newspapers or paper bags help protect from frostbite.
- Slightly open one window so heavy snow or ice cannot seal the car shut.
- Run engine and heater for 10 minutes every hour. Be sure the exhaust system and underside of your car is clear of snow and blockage.

Businessowners

The sometimes unpredictable winter weather can make driving defensively a challenge for even the most seasoned drivers. If your business owns vehicles that are driven by your employees now is a good time to:

- Have a mini safety meeting on winter driving
- Check the brakes, windshield fluid, tail lights and head lights
- Make sure you have a current insurance ID card in each vehicle
- Remind all drivers of the importance of calling the police if they are involved in an accident

Taking the lead as the business owner who wants to protect both their employee's safety and their company vehicles is a good business decision!

AVOID A FURNACE FIASCO

The National Fire Protection Association (NFPA) reports that heating equipment is the leading cause of home fires during winter, and trails only cooking equipment the rest of the year.

Protect your home and family by having your furnace cleaned and inspected every year and installing a carbon monoxide detector.

Eliminate hazards

- Keep the area around your furnace clean and free from debris. Keep a 36" clearance around the furnace.
- Never store combustible materials such as paint thinner or gasoline near your furnace or vent pipe.
- Never drape clothes over your furnace to dry.

As a homeowner, you know how important it is to protect your investment. If there is mold growing inside your home, there could be more to the problem than you think. Musty smells and watermarks on walls and ceilings are early signs that fungus is developing.

It is important to understand that standard homeowner's policies specifically exclude water damage such as mold, rust, rot and mildew, and only cover such occurrences on a limited basis if they are a result of damage to a covered peril (i.e. a burst pipeline).

In order to prevent your home from suffering mold damage, take these preventative actions:

Mold- yuck!

- Reduce humidity-keep humidity levels inside between 30 to 60 % by using air conditioners and dehumidifiers.
- Use exhaust fans in kitchens, bathrooms and basements
- Do not install carpets in damp areas like such as bathrooms or basements
- Use mold-reducing products to clean bathrooms
- Add mold inhibitors to paints before application
- Keep pipes, faucets, and hoses from leaking
- Keep gutters clean to maintain your roof

Finally, it is important to keep the areas prone to mold clean and dry. The most effective ways to do this are to correct underlying problems and prevent new water damage.

Two Locations To Serve You!

Many of you may have heard the buzz, but in case you haven't, Wilson Insurance Management purchased Sites Insurance Agency in North Manchester in late summer.

This expansion brings new companies to the North Webster office allowing us more options to meet our customers needs. As the agency becomes better acquainted with the particular niche of each company we will be doing reviews of policyholder accounts. During this review, if we determine there is a better fit for your needs, we will contact you to discuss the options.

The expansion also allows us to better serve our customers in southern Kos. Co and surrounding counties.

Please come visit us at 133 E. Main Street, Monday- Friday 9am- 5pm.

While DJ, the owner, is spending time with both agencies, there is always staff available to assist you.

Brigitta Adkins, Customer Service Representative has been with the agency for five years and is a licensed agent for property and casualty lines.

Janet Borg, Office Manager, has been with the agency since spring and will be pursuing her agent license in 2008.

Joining the Wilson/Sites team at the North Manchester location is Karen Manns, Customer Service Representative.

Karen comes to us with 3 years experience from Michigan.

Now representing:



Washing Machine Safety

It is important to check your washing machine hoses since they are one of the top five sources of preventable water damage in a home.

By inspecting these hoses, homeowners can avoid thousands of dollars in damages.

When inspecting your washing machine:

- Check often for signs of leaks, bulging, or cracking in the hoses
- Allow at least four inches of space between the machine and wall to prevent the hose from excessive bending
- Choose a high-quality hose
- Shut off water supply when not in use
- Never leave the washer on while you are sleeping or out of the house.

By keeping these simple safety steps in mind, you may alleviate any future problems regarding your washing machine hoses.

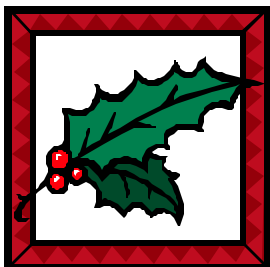
REFERRALS

Because insurance is a pooled concept of shared risk- we all pay our premium and put money into the "pot" that claims are then paid from- it is important for everyone to take responsibility.

You are our best advertising as you know the history and background of the persons you are referring. You know if they have had claims or a poor driving record.

When you refer a preferred prospect you are helping to protect your policy. With a preferred clientele, premiums can be maintained and increases can be managed.

We want to show our appreciation for the referrals you make. Be sure to remind those you refer to our office to mention your name. You will be entered into our monthly drawing.



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*Service and Value....
Our Commitment to You*

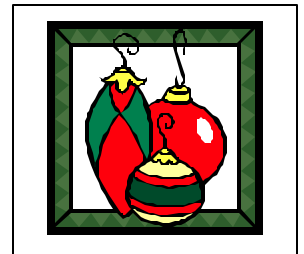
HAPPY HOLIDAYS
TO ALL!

Did you know?

According to the NAII, the average policyholder will make 1 Homeowner claim every 17 years?

The average ERIE policyholder will make 1 Homeowner claim every 16 years.

What's your homeowner claim history?



Starting Your Vehicle in Cold Weather

The Car Care Council warns that the majority of engine wear occurs during and right after cold starting your car. When the engine is left to rest overnight, oil seeps away from vital parts, leaving them vulnerable to damage. During cold weather, oil thickens and takes longer to reach the entire engine.

You can avoid damage by taking a few simple precautions.

- Allow the engine to idle for about five minutes before driving.
- Don't race the engine when cold or make abrupt starts.
- Make sure your oil is fresh and change it at the manufacturer's suggested intervals.
- Check the antifreeze to ensure protection at low temperatures.