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# Circle of Safety

For Clients & Friends of Atlantic Agency/DCAP Insurance

## Protecting What Matters Most

### HALT JUNK MAIL IN ITS TRACKS!

**E**ver stop and wonder how that mortgage broker from out of state managed to find your name and address? Or how the unfamiliar home improvement company called you last night knew you were shopping around for windows?

We often give out our name, address and phone number without a second thought — to the salesman at the home improvement store, to the sweepstakes company promising the chance at a \$1 million

dollar prize, to the marketers who promise to send free examples in exchange for completing a survey. In a perfect world, all companies would protect our personal information. Unfortunately, that is often not the case. Companies are now realizing that in this day and age many of their customers are skittish about the idea of their personal information falling into the wrong hands, especially due to the threat of identity theft. As a result, many are now offering their customers

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## A FEW TIPS TO PROTECT YOUR HOME

I always do everything I can to keep my home safe and keep intruders out, and I'm sure you do the same. I've learned you can never do too much. Here are some simple tips I've picked up that you can employ to help make your house an uninviting target for thieves this year:



- Illuminate your home's entry points (doors and windows) and make sure the lights shine on the house.
- Don't give burglars hiding places. Trim bushes away from doors and windows, and at least two feet up from the ground.
- Participate in or organize a neighborhood watch program. A decal placed on a window near the entry points of your home will convey to burglars that they possibly are being watched.

These are just a few of the many ways you can help protect your home from intruders. You may also go to [www.safetybasement.com](http://www.safetybasement.com) for even more tips on how to protect your home. They are simple steps that can make a big difference.

Warm Regards,



# 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!

Below are a few of those who referred their family, friends and associates to our agency:

**Aura Arriaga**

**Lauren Lucas**

**Neva Fuller**

**Jose Flores-Flores Roofing**

**Maximum Maintenance**

**Allison Carlino**

**Gravina Construction**

**A1 Efficiency**

**Susan Seravino**

**Maria Brito**

All the names listed above have received 2 Lottery Tickets and were entered into our quarterly and annual drawing.



Congratulations Pearl, Our 2008 Grand Prize Referral Winner!

## HALT JUNK MAIL IN ITS TRACKS!

Continued from page 1



opportunities to “opt-out,” or to keep their information private. You likely received an opt-out offer hidden in the privacy notice that came with your latest phone or credit card bill.

According to the Federal Trade Commission’s latest Identity Theft Survey, nearly two million Americans have had their personal information used to open fraudulent accounts. In addition, the practices of data

brokers lead to massive amounts of junk mail — Americans now receive nearly four tons of junk mail annually.

Here are two easy steps you can take to help prevent misuse of your personal information and reduce junk mail:

- Many stores offer “rewards” or “points” programs. Often stores consider your participation as consent to share information without directly asking for your permission. If you want to avoid getting junk mail or other promotional material, either don’t join these programs, or ask the stores not to share your personal information.
- Avoid putting your name and address in the box for a free drawing or other promotion. These are surefire ways to get your name, address and telephone number on multiple junk mail or telemarketing lists.

We hope this information is useful in trying to control the the junk mail that your households recieves each year!

## Insurance Q & A

**Q:** I left my wedding ring on the bathroom sink this weekend and from what we’ve been able to determine, my 7 year old daughter was wearing it while going the bathroom. It fell into the toilet and she flushed it. Will my homeowners policy cover any portion of it so that I can try to replace it?

**A:** The good news is that your ring is at least partially covered under a standard homeowners policy. The bad news is that if you did not have an endorsement specifically covering the ring – or other valuable jewelry – your coverage limit is probably \$1000– \$2000 (depending on the company), minus your deductible. In other words, the loss is covered, but the net result may or may not be worth the effort. Note that you will need to prove the value of the ring and your insurance company may ask you to report the incident to the police, despite the fact it was not a theft.



# FLOOD INSURANCE

Would You be Covered If This Happened to Your Home?

**F**loods are one of the most common household hazards and because FEMA is updating flood zones in areas across the country, people just outside the borders of flood zones may want to invest in flood insurance in a hurry.

Flood insurance protects you and your family from financial devastation caused by floods. Even a few inches of water can bring thousands of dollars in repair and restoration costs. Your homeowner insurance does not cover floods.

**YOU NEED FLOOD INSURANCE!**

Whether you are a single family home or a two, three or four family house, including condos, vacation, rental property or a business, flood insurance offers you:

- Building coverage that pays for damage to your dwelling and items such as the furnace and water heater;
- Contents coverage for your furniture, rugs, appliances and clothing (subject to limitations in basement area);
- Clean-up reimbursement to cover costs of cleaning your home and removing debris after a flood;
- And much more!

**DON'T WAIT UNTIL ITS TOO LATE!!**

**Don't Delay**-there is a standard 30 day waiting period from the date of purchase before a new flood policy goes into effect! Don't let a flood wash away your financial future.

When your ready to purchase a flood insurance policy, call one of our **Flood Insurance Specialist at (866) 272-8310** and we'll provide you and your family expert guidance and offer detailed information about your coverage options.

**Remember, Flood Insurance is not covered under your Homeowner Policy! Call Us Today**

## Did You Know?

37% of all uncovered claims happen as a result of not notifying us of changes you've made in your lifestyle. Have you put an addition onto your home? Purchased a boat? Had a child or gotten married? **Let us know!!**

## Special Chocolate Treat

**Just the right size, maybe a little vanilla ice cream to top it off...?**

### 5-Minute Chocolate Mug Cake

- 1 Large Coffee Mug
- 4 tablespoons flour (that's plain flour, not self-rising)
- 4 tablespoons of sugar
- 2 tablespoons of baking cocoa
- 1 egg
- 3 tablespoons milk
- 3 tablespoons oil
- 3 tablespoons chocolate chips (optional)
- Nuts (optional)
- Small splash of vanilla

- Add dry ingredients to mug, mix well.
- Add egg and mix thoroughly.
- Pour in the milk and oil, mix well.
- Add the chocolate chips or nuts (if using) and vanilla, mix again.
- Put your mug in the microwave and cook for 3 minutes on high.
- The cake will rise over the top of the mug, but don't be alarmed!
- Allow to cool a little and tip out onto a plate, if desired. **EAT!**

**WAIT**...this goes great with a scoop of vanilla ice cream and hot fudge drizzle!!!

**And why is this the most dangerous cake recipe in the world?**

Because now we are all only 5 minutes away from chocolate cake at any time of the day or night!



# Happy Memorial Day!



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**FREE** for clients of Atlantic Agency/DCAP Insurance

News and Tips to Make Your Life Easier, Safer and Happier...

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Wisdom to Live By



“There are many ways of going forward but only one way of standing still.”

Harry Truman

**Don't  
Forget!**

## Our 2009 Referral Program is in Full Swing!

Our 2009  
GOAL  
**\$25,000**

Refer a friend, family member or a co-worker for a quote (no purchase necessary) and we'll give you...

**2 Free Lottery Tickets for every referral!**

**\$100.00 Gas Card given away Quarterly!!**

Refer more friends & family and earn more prizes..!

✓ **Gold Level: 10 Referrals:** \$250.00 Gift Card of Your Choice!

✓ **Platinum Level: 20 Referrals:** Dinner for You & 5 of Your Friends!

\$5,289

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**GRAND PRIZE DRAWING IN DECEMBER: WIN 4 TICKETS TO A BROADWAY SHOW**

**+ DINNER (VALUE UP TO \$1,500.00) OR, \$1,500.00 AMEX SHOPPING SPREE! See Enclosed Flyer for**