



Jeff Leibowitz  
Trusted Insurance Advisor

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# Circle of Safety

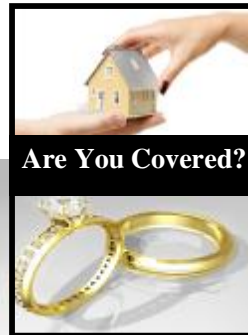
A Newsletter Published Exclusively For Members of Atlantic Agency/ DCAP Insurance & Taxes

## ARE YOUR HOLIDAY GIFTS COVERED?

Now that the holidays are right around the corner, we get many calls asking what happens if holiday gifts are stolen from the home or from a car while still shopping. Are they covered? So we put a few questions and answers below:

**My house is filled with expensive gifts waiting to be opened. If my home is burglarized, damaged or destroyed are all these gifts covered under my homeowners policy?**

Not necessarily. There are limitations on the amount of insurance provided by your homeowners policy, especially for expensive gifts such as personal computers, silverware, stamp or coin collections, fine art and jewelry. There may also be limitations on the types of loss or damage that are covered, such as breakage, theft or flood.



Are You Covered?

**Can I get additional coverage for these gifts?**

Yes, Look into personal property endorsements or floaters. With an endorsement, you can specify a higher amount than under the

Standard homeowners policy. With a personal articles floater, items such as jewelry can be covered at full value, with no deductible, based on current appraisal or the bill of sale. Floaters also can cover additional causes of loss, such as dropping a new ring down the drain.

**As a renter, are my gifts covered by renter's insurance?**

Yes, but renter's insurance also has limits on the amount of coverage and types of loss covered. Tenants also can purchase floaters and endorsements to provide insurance for these uncovered or under-

**What about the gifts sitting in my car while I continue to shop?**

Presents stolen from your car are not covered by the typical (Continued on page 2)

## CONGRATULATIONS TO ONE OF OUR OWN!!

Maddy Leibowitz, Vice President of Business Development has been awarded the very first **Lifetime Service Recognition Award** by Hostra University!

### CONGRATULATIONS!!

This award was created with Maddy in mind, Maddy has been an active alumna for more than 40 years and held numerous leadership roles. She also created the Ira Leibowitz Endowed Memorial Scholarship Fund in memory of her husband to assist undergraduate



students with their college expenses. Maddy also has dedicated many years to different volunteer organizations, with Hostra University and Atlantic Agency/DCAP Insurance she has participated in providing tons of food to Island Harvest, delivering boxes of toys to Little Flower Children House at Christmas time and much more.

**Maddy, Congratulations on this prestige award. We are all very proud of 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:

**Sam Kaid**

**Nickerson Wood Floor**

**E & M Contracting Corp.**

**Danielle Austin**

**Majestic Design Construction**

**Marcus Gusman**

**Thomas Jasinki**

**Jamie Fontana**

**Stephanie Loguerico**

**Ivana Bogdanowicz**

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



**Allison Broadbent, Associate in our Selden Location Congratulates Francine McIlree, Our 3rd Quarter Referral Winner of \$100.00 Gas Card!**

## ARE YOUR HOLIDAY GIFTS COVERED?

Continued from page 1

Auto insurance policy. However, they may be covered, subject to a deductible, under your homeowners policy or renters policy — except when limited under the conditions mentioned above..

### **B**esides purchasing endorsements, how else can I protect my property?

Conduct a home inventory of all your possessions and update this inventory whenever you make major purchases or receive gifts. Go over your insurance policy with our agency to be sure it provides coverage for the total value of items on your inventory. Keep receipts, serial numbers and dates of purchases of major items. Appraise jewelry and fine art at least every three years, because they may change in value over time.

### **W**hat's involved in a home inventory?

A few hours of your time and a working camera or video recorder. First, list all of your major belongings and furnishings, with a brief description, any serial numbers, receipts or appraisals. Second, back up this list with photos or video. Photograph every wall of every room, inside closets and cabinets. With a video, make comments for a verbal record as well as a visual one. Third, store everything in a safe place away from the home, such as a safe-deposit box, so they won't be damaged by the same event that might cause you to need them. Update your inventory list yearly.

**Call us today at (866) 272-8310 to receive a your FREE Home Inventory Software and to make sure You Have All The Protection You Need!**

P.S.

For just a few hundred dollars more a year a **Personal Umbrella Policy** will protect you if you are sued! It takes just a few minutes of your time for us to quote you, for future peace of mind! **Ask Us Today!**

## Insurance Q & A



Stephen Trueman, Homeowner Specialist

**We have a detached garage with an apartment above it where our son lives. Will our son have the same coverage as we have for the main house regarding structure, contents and liability protection?**

This situation falls into a gray area. The safest approach would be to write a renter's policy for your son and endorse the parents homeowner policy with an endorsement called "Structures Rented to Others." This way the son would be covered from the inside walls, along with his personal property and the parents would be covered for the structure.

Please keep sending us your questions and we will feature the answers in our newsletter. If you prefer to contact us directly regarding a situation that you may have please call us at **(866) 272-8310** or email us at **[info@atlanticagency.com](mailto:info@atlanticagency.com)**

## Atlantic Agency/DCAP Insurance Celebrates Fire Prevention Month!



Maddy Leibowitz, VP of Business Development with the help of her grandchildren Lexi MacAneney, Jacob Leibowitz, Mr. Holbrook, Skyler MacAneney and Austin Leibowitz presents John Hickey of the Holbrook Fire Department with MetLife Fire Safety Coloring Books!

To help educate students about the importance of fire safety Atlantic Agency/DCAP Insurance recently made donations to fire departments throughout Suffolk County. Fire Safety Awareness Month is a national campaign designed to promote the importance of fire safety education.

In order to keep you and your family safe in case of a fire, make sure that you change the batteries in your smoke detector every six months. Also have an escape route that you have practiced with your family so they will know what to do if a fire broke out in your home.



Eric Leibowitz, Manager of our Huntington Station location presents Karen Blackburn from Huntington Manor Fire Department with MetLife Fire Safety Books.



**SAVE 10% on Your Insurance & 6 POINTS**  
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your home!

We are proud to announce that DMV will now accept the  
**On-Line Defensive Driving Class!**

Go to our website [www.atlanticagency.com](http://www.atlanticagency.com)  
and enter PromoCode NY128682 and  
**Save \$10.00 TODAY!!**

### Did You Know?

If you combine your Auto &  
Homeowner Insurance  
Policies it could **SAVE** You Up  
to **45%** on your Insurance!

**Call Us Today at 866-272-8310**



### Jacob Leibowitz has been crowned Mr. Holbrook!

Jacob competed against 40 other children to become Mr. Holbrook. He put on a terrific Karate show for the talent portion of the contest. Be on the look out for Jacob participating in local parades and guest appearances with Ms. Holbrook.

Jacob is the son of Eric Leibowitz, Manager of our Huntington Station location. Eric, his wife Toni, little brother Austin, family and friends would like to...

**CONGRATULATE Jacob and Wish him  
GOOD LUCK !!**

## Way To Go Jacob!!

**This is Life Insurance Month...**  
Are you covered so your family doesn't have to  
worry about changing their life style if some-  
thing was to happen to YOU?  
**CALL NOW!**

We have teamed up with Island Harvest to help collect food for those less fortunate this holiday. Please see the enclosed Flyer to help!

# Atlantic Agency

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HUGE Discount on Auto & Home Insurance thru December 31, 2009

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

Page 4

Wisdom to Live By



"The secret of joy in work is contained in one word — *EXCELLENCE.*" To know how to do something well is to enjoy it."  
Pearl S. Buck

**HURRY!  
HURRY!  
HURRY!**

**Our 2009 Referral Program is one month away from a GRAND PRIZE WINNER!**

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!

**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 more details!

\$6,289

**Your Dollars At Work!**