

## Step 1 in Hurricane Preparations

Even before you buy batteries and bottled water, there's one thing you should do to prepare for hurricane season. Let us review your coverage and make sure it is current and complete. Have you added a room or tackled a remodeling project? Have actual or replacement costs changed with the value of your contents? We can help you make sound decisions that protect you without wasting your money.

And if you still don't have flood insurance (and unless you specifically add it, you don't), make this the year you sign up. Flooding is the most common natural disaster in the United States, and there is virtually nowhere in Northeast Florida safe from flood risk. In high-risk areas, homes are five times more likely to suffer damage from a flood than a fire during the lifetime of a typical mortgage.

Don't put off calling us when it's so easy to find answers and peace of mind. Call today, and let us help you be ready for whatever this season brings.

## Names We Don't Want to See in the News in 2009

Before the modern naming system for hurricanes was adopted, meteorologists used latitude/longitude coordinates. When two or more storms were in a region at once, false rumors and public confusion abounded. The United States began using women's names for hurricanes in 1953, adopting the practice of the Air Force and Navy. In 1979, men's names were added. Here are the names of the 2009 Atlantic hurricanes.

Ana	Grace	Mindy	Teresa
Bill	Henri	Nicholas	Victor
Claudette	Ida	Odette	Wanda
Danny	Joaquin	Peter	
Erika	Kate	Rose	
Fred	Larry	Sam	

## HWI Makes the Top 100 List

HWI was named one of this year's Florida Trend magazine's "100 Best Companies to Work For." To be exact, we were ranked No. 22 out of all the companies in Florida that were rated. Selection was based on factors including benefits, ongoing training, green facilities and methods, and community service activities. We are proud to be recognized this way, and will continue our commitment to employees, their families, and our customers.



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## SAVE ON YOUR INSURANCE NOW

In today's economy, everyone is looking for ways to save. Pay less for all types of insurance, without sacrificing coverage or peace of mind. Here's how.

- Review your coverage and ask for quotes from several companies. Pay attention to how you're treated in the process, as a cheaper premium won't make up for difficulty filing or collecting claims.
- Consolidate vehicles, campers, boats, etc. with one company to take advantage of multi-policy discounts of as much as 25 percent.
- Ask for every discount to which you are entitled, including those for staying with a particular insurer long-term, being a good student, completing the AARP driving course (see related article), or being affiliated with a professional group or employer.
- See what discounts are available for property improvements or upgrades, and take advantage of those which enhance your asset. Adding storm

shutters or reinforcing your roof can save you money now and if disaster strikes. It pays to modernize heating, plumbing, and electrical systems in older homes as well. Smoke detectors, sprinklers, monitored alarms, and other safety items can earn discounts.

- Increase deductibles or change coverage limits. The higher your deductible, the smaller your premiums. Are older vehicles worth full collision limits? Are you insuring the land your home is on? If a fire or hurricane wiped out your home, you wouldn't need to replace your lot, only the structures on it.
- Review your policy for duplicate or outdated coverage. Have you passed along those diamond earrings to children? Sold your golf clubs? Remove them from floater policies.

Want more ideas? Lauren King and Pam Mittman specialize in personal lines and can help you find savings you might overlook. Call them at 829-2201.

## A Note to Citizens Customers

Citizens Property Insurance rates will increase by an average of 10 percent starting with policies renewing Jan. 1, 2010. Rates for the so-called "insurer of last resort" were frozen for the past five years to help address rising insurance costs after the storms of 2004 and 2005. To make up for a possible shortfall in projected claims, the Legislature mandated a hike in annual premiums which will be spread over three to five years.

## More Savings

If you've recently replaced your roof or added hurricane shutters that cover doors and windows, by Florida law you are eligible for a credit on your homeowners premium. "Hardening" your home against high winds is one of the best things you can do to protect it. If you can show proof of a new roof installation after 2001, or a receipt for installed hurricane shutters, you qualify. Of course, if you have a new home or insured the property after the installation, you were already given the credit. In some cases, an inspection is required. If in doubt, just give us a call.

## HAVE YOU EVER BEEN GUILTY OF DWD?



Somebody out there is doing a lot of bad driving, but it's not us. After all, 98 percent of us report we drive safely, yet 72 percent admit driving while distracted (DWD)\*. While DWD can mean anything from eating to tending to a child in the backseat, it most commonly involves dialing, answering, and talking or texting on a cell phone. And it's not just teens and college kids who multitask this way. One-fifth of experienced adult drivers in the United States confess that they send text messages while driving.

Before we go on, realize that at 60 miles per hour your car travels the length of a football field in three seconds. Now hold that thought.

A recent study+ showed that conversing on a cell phone is fundamentally different

from talking to someone in the same car who is watching the same roadway, or from listening to a radio or audiobook. That's because planning to speak and speaking on the phone put about four times more demands on the brain's resources than passive listening. Other research~ showed using a cell phone while driving (either hand-held or hands-free) extends a driver's reaction time as much as having a blood alcohol concentration of .08 percent.

### What can you do to minimize DWD?

- Recognize that driving requires your full attention (think about that football field).
- Ask a passenger to make the call and do the talking.

## Brush Up Your Safe Driving Skills

Keeping driving skills sharp is important at any age, but as we get older it's even more critical. Most policies offer a discount for completion of the AARP Driver Safety Program. HWI is a sponsor of the classes, and clients are invited to attend.

**1 p.m. — 5 p.m. Tuesday, Oct. 20**

**1 p.m. — 5 p.m. Wednesday, Oct. 21**

**1 p.m. — 5 p.m. Tuesday, Dec. 8**

**1 p.m. — 5 p.m. Wednesday, Dec. 9**

Classes are taught at the main library at 1960 N. Ponce de Leon Blvd. Call James Harris, instructor, at (904) 806-3607 to enroll.

- Use the phone only when and where it's safe to do so, such as waiting at a railroad or bridge crossing.
- Tell the person on the other end that you're driving.
- Get off the phone as soon as possible—especially in traffic or bad weather.
- Never combine distractions, like talking on the phone and changing a song on your iPod at the same time.

\* Nationwide  
+ University of South Carolina  
~ University of Utah

## Vehicle Resources for Business Owners (and the Rest of Us)

If you buy vehicles for commercial use, safety and fuel economy are primary concerns. At these two web sites, you'll get information to make your fleet safe, economical, and green. Visit before your next vehicle purchase.

At [www.safercar.gov](http://www.safercar.gov), you'll find the latest news and instructional videos on:

- Rollover prevention and vehicle ratings
- Tire ratings and proper size, pressure and loading, maintenance, defects, etc.

- Crash test and 5-Star Safety ratings
- Manufacturer recalls and registrations
- Complaint filing and reporting

At [www.fueleconomy.gov](http://www.fueleconomy.gov), you can compare fuel economy ratings for your current models with ones you're considering, and have the savings (or not) computed for you. There are also tips on fuel-saving driving habits, current gas prices wherever you're traveling, and a list of tax incentives for hybrids, diesels, etc.

More questions about your fleet? For 25 years, Jim Gallo has helped business owners with property, liability, and workers' compensation insurance issues. Give Jim a call at 209-3826.

## SPOTLIGHT

## JIM GALLO MAKES SURE BUSINESS OWNERS SAVE

If Jim Gallo's wife, Brenda, asked him what he did all day after he returned to their San Mateo home, he could honestly answer, "I saved people money."

As a senior agent and the team leader for HWI's commercial lines group, Jim's days are spent fielding calls from business owners who need insurance, filling out policy applications for them, and getting quotes. After that, he says, comes "trying to get better quotes."

"What I try to do is get the best price I can for the best coverage," Jim said, "the coverage that will keep people safe from liability and that will pay if they need to make a claim."

Once Jim receives an answer from a company, the "match or beat" process begins. He goes back, often multiple times, to insurers to see who will offer the best deal. Jim's clients are usually unaware of this work behind the scenes, knowing only that they have lower expenses and greater security.

Jim learned the insurance business as a young man in his family's agency in crowded South Florida. Ten years ago,

he and Brenda and their son, Jeremy, now 19, chose to head north. Jim dove into his new community, joining Palatka's Sunrise Rotary and supporting the club's work in hurricane relief and other projects.

"Leaving South Florida was a hard decision to make," Jim said, but now when he goes home to their property on the water, he can take off his tie and "throw a fishing pole out back."

That ability helps balance the sometimes stressful demands of commercial insurance. Staying on top of constant changes in requirements and coverage for all the companies HWI taps is a full-time job. Just as underwriting for Florida homeowners has tightened, so has commercial coverage. And HWI's business clients are spread throughout the state and beyond.

"You have to be proactive," Jim said. "I'm not just trying to make money, I'm trying to help somebody out and make sure they have the coverage they need, and make sure that when they file a claim it's covered."



Senior Agent  
Jim Gallo

For Jim, this has become second nature.

"After 20 years it's just what I do and I'm good at it," he said. "I think I'm appreciated here, and that's really nice."

## An Easy Way to Help a Great Cause

Here's a great way to support local businesses, help a truly worthwhile cause, and enjoy a perfect meal!

The St. Augustine Independent Restaurant Association (SAiRA) will issue a "dine-around" card to be used at any member eatery throughout the month of September. When presented, 5 percent of the check, along with a 5 percent match by the restaurant, will be donated to THE ARC of the St. Johns, which is building a new facility for the Therapeutic Learning Center (TLC) for Kids. The TLC provides essential care and training for children with special needs due to serious mental and/or physical handicaps, from birth to age five.

SAiRA Can COOK, The ARC Can BUILD, ... and YOU Can Help the TLC!

**THE DINE-AROUND FOR TLC CAMPAIGN**

Help the ARC build a NEW THERAPEUTIC LEARNING CENTER by dining at any SAiRA member restaurant during the month of September. Donate to the TLC CAMPAIGN BY PRESENTING A DINE-AROUND CARD. 5% of your check will then be added to your bill for donation. The Restaurant will ALSO MATCH that 5% and every dollar will be directly applied to the cost of constructing a new facility for the TLC.

Dine in 10 restaurants during September and receive a SAiRA gift Certificate.

www.GOSAIARA.com