

# CRAWFORD INSURANCE AGENCY

## SO YOU KNOW

### 2008 – Organized Chaos

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**Don't drink and drive - I don't !**



One call for all your insurance needs:

- **Auto**
- **Home**
- **Life**
- **Health**
- **Disability**
- **Business**

The unprecedented turmoil in the U.S. economy will force each of us to explore new and creative ways to save money. Fewer dollars to spend will increase the need to achieve greater value in our purchases.

**Protection** is one purchase that becomes more important when resources are limited. Insurance is the process of exchanging a manageable loss (premium \$\$) for a potentially unmanageable future loss. *Insurance is a transfer of risk - buying "dollars for pennies".*

The fewer dollars you have available makes the need for **quality insurance protection** even more essential. Retirees with limited funds also face many additional challenges to their budget.

Use extra caution, because policies sold via the Internet are typically issued by people you will never meet (who may have moved on prior to your next communication).

Numerous companies are offering policies with *limited benefits*. The reduced cost is usually a trade-off for coverage (which appears to be a value to the untrained eye).

All policies have limitations which restrict or limit certain aspects of coverage. However, many of these "new" policies offered by "low price" carriers have severe limitations - and are issued by companies with **inadequate financial reserves**.

In fact, many low price offers are, indeed, just a clever ploy to raise cash reserves.



**Dwight Crawford**

**We appreciate your business, and take the responsibility of your protection seriously !!**

Consumers shopping for coverage usually "compare the numbers". The true test is not only to compare numbers, but to also examine the **policy contract language** (which determines how the dollars get paid - if at all).

Sacrificing professional advice and sensible guidance can be an extremely expensive way to "save" money.



### Protecting Your Stuff ... Insurance is NOT the Only Answer

Many of us have selected higher deductibles to decrease our insurance costs. The best way to avoid your deductible is to prevent losses before they occur. It's very easy if simple routines are followed.

Three methods of prevention simply involve a small amount of effort and common sense.

- 1) Lock your doors!
- 2) Clean your gutters of leaves and excess grit!
- 3) Clean your dryer vent! Your clothes dryer will operate more efficiently. Most importantly, you can prevent a costly and devastating home fire.



#### Choices

Success in life is achieved by adjustment and adaptation. Choosing a higher deductible may provide the **extra dollars** to acquire more life insurance or update your coverage limits (*without* increasing your costs). Please allow us to assist you !



## CRAWFORD INSURANCE AGENCY

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WE'RE ON THE WEB !

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## Company Highlights

We have completed the preliminary training and implementation of the **Applied Systems** agency management software in our office. Using this web-based technology, we are better equipped to utilize the strengths of our insurance carriers.



AIG, ENCOMPASS, ERIE, PROGRESSIVE, OHIO MUTUAL, and ZURICH all participate to varying degrees with this software. Our continuing investment will improve agency work flow, and enable us to perform our current tasks with greater efficiency.

This software is another component of our **Disaster Recovery Plan**. You need our office to be fully functional in the event of a severe storm (like the recent windstorm on September 14, 2008). All of our carriers did a superb job of claims processing during that difficult event!

**GOOD PEOPLE - GREAT SERVICE - HONEST VALUE**

## Risk Management 101

Choices to Help You Lower the Cost of Protection

### HIGH TECH

- Equip computers and other home electronics with battery backup units to protect your data AND your equipment.
- Keep a disposable camera in EACH of your vehicles (photos of an accident scene could provide proof of your innocence).
- Consider a cell phone for emergency use (even if you don't think you need it). Affordable plans are now available which also include camera capability (a low resolution image is better than no image).

### LOW TECH

- Buy house numbers for your home and display them prominently.
- Install smoke detectors and carbon monoxide (CO<sub>2</sub>) detectors.
- Purchase an answering machine (burglars can't tell if you're home or away).
- Motion detectors on your outside lights will scare off unwanted visitors AND keep your walkways safe.
- Deadbolt locks and alarm systems provide extra security for your family !

### SPECIAL OFFER



To assist our client's recovery in the current financial crisis, we have partnered with **Seven Seventeen Credit Union** to offer **special loan rates and terms** to help you lower your monthly payments.

The flyer included with this newsletter provides the details of the **SSCU** offer. If more flyers are needed, please stop by our office or they can be mailed to you.

We are here to provide you with the most cost effective protection and financial services available.



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