

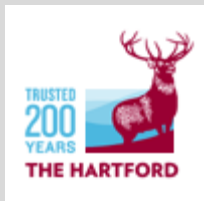


H.I.S. News 'Yours To Count On!'

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Are You Making Any of These Top 10 Insurance Blunders?

When it comes to buying insurance, what you don't know can hurt you...and your

Blog Posts Could Generate Lawsuits

Social media has certainly changed the way we communicate. Did you know it also may have changed our insurance needs? Blog and Facebook posts can generate liability that may not be covered under homeowner's insurance policies.

Personal injury claims for defamation or slander and invasion of privacy are a growing concern. Under most standard homeowner's policies, personal injury is not covered but you can add an endorsement.

That said, personal injury coverage has limitations. When these posts are intended to harm, as can be the case when young people take part in cyberbullying or "electronic aggression," coverage may not apply.

The Centers for Disease Control and Prevention define electronic aggression as "any type of harassment or bullying that occurs through email, a chat room, instant messaging, a website (including blogs) or text messaging."

Acts of electronic aggression are considered intentional acts. Even if your child forwards an offending post, your family may be drawn into litigation or a police investigation.

Clearly, monitoring your child's online behavior is critically important, but you also may want to think twice about your own posts. In one case a man posted damaging remarks about an eBay vendor, who retaliated with a \$15,000 lawsuit. In today's world, no one is safe from electronic litigation.

Remember, once you post something, you usually can't take it back.

If this concerns you - and what parent wouldn't be concerned - talk to your insurance professional (Me, Alex) about adding a personal injury endorsement to your homeowner's policy.

Often as low as only \$15 per year!

family...for years to come. Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "The Top 10 Insurance Blunders - and How to Avoid Them."

Just reply to this email and I'll send it right out to you.

Quick Quiz

Each month I'll give you a new question.

Just reply to this email for the answer.

Out of every four known animal species, how many are insects?

Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please forward it to a neighbor, friend or co-worker by [clicking this link](#).

Recipe: Artichokes Stuffed with Brie

Serves four as an appetizer for holiday dinner parties.

Serves 4

- 4 large artichokes
- 8 ounces Brie
- 4 tablespoons chopped shallots
- 2 cups dry white wine
- 1 stick of butter cut in cubes
- 8 ounces whole grain mustard
- 4 tablespoons white wine vinegar
- 4 tablespoons lemon juice
- Salt and pepper to taste

Directions

Cut off the top ends of the leaves and the

'Tis the Season...to Decorate

The Christmas season is about the only time we can indulge our decorating fantasies. Whether your dream holiday is over the top or simple and elegant, the following will give you ideas to make your holiday fantastic.



- Pinterest (<http://pinterest.com/>) is a great source for inspiration and home for the latest design trends. For example, during Halloween, we saw painted pumpkins (even gold-leafed) used as flower centerpieces. For Christmas and Hanukkah, we'll see more clever ideas for reimagining and repurposing holiday items.
-
- The DIY trend continues: Make your own Christmas ball garland by stringing your favorite ornaments on fish line, twine or ribbon. It works beautifully on your fireplace mantle or stair railing (but don't forget to leave spaces for hand holds).
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- Last year the emphasis was on mercury glass, but this year there'll be a reversion back to natural materials that focus on a central theme such as a classic winter wonderland..
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- Consider clusters of beribboned ornaments on tabletops and use flameless candles and strings of lights to brighten up darker corners.
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- Advent calendars are making a comeback - in an unexpected and fun way. Stretch a string across your fireplace and hang 24 numbered and handmade paper cones containing small gifts and candies. The kids can pull off one a day from December 1 to 24

Deep Six the Eight-Glass Myth

Your mother always told you to drink eight glasses of water a day. Now it seems she's wrong.

More and more health experts agree that drinking eight glasses of water isn't necessary to stay hydrated.



bottom stems of the artichokes. Cook in boiling water for 10-15 minutes or until the bottoms are easily pierced. Run under cold water.

When cooled, cut the inner chokes away from the hearts, removing the inner leaves and keeping the outer ones. Cut the Brie into 1/2" chunks. Stuff the centers of the artichokes and between the leaves with the Brie. Bake on a cookie sheet at 350 degrees until the Brie melts (approximately 10 minutes).

Combine the shallots and white wine in a saucepan over high heat. Gradually whisk in the butter and remove from heat. Stir in the mustard, vinegar, salt, pepper and lemon juice. Drizzle the mixture over artichokes and serve.

Worth Quoting

This month, some famous quotes on winter and the Christmas season:

In the depth of winter, I finally learned that within me there lay an invincible summer.

Albert Camus

I will love the light for it shows me the way. Yet I will endure the darkness for it shows me the stars.

Og Mandino

May the lights of Hanukkah usher in a better world for all humankind.

Author Unknown

Christmas is not a time nor a season, but a state of mind. To cherish peace and goodwill, to be plenteous in mercy, is to have the real spirit of Christmas.

Calvin Coolidge

One kind word can warm three winter months.

Why not? Because we tend to get enough fluids from the foods and beverages we ingest throughout the day - even from drinks like coffee and tea.

Foods like lettuce and watermelon contain enough water to keep you satiated and hydrated for a few hours, so you don't have to chug a glass or two with every meal to feel virtuous.

What do the experts recommend? Drink when you're thirsty. And while it's not a bad thing to drink eight glasses of water a day, it's not been proven scientifically that it's the only way to stay hydrated.

How to Behave After an Auto Accident

Accidents happen when we least expect them. Auto accidents are no exception. Here are some steps to take if you are involved in a crash:

- Most important, establish whether anyone is injured. If so, call 911 immediately.
- Unless you are blocking traffic, try not to move cars until the police arrive. However, safety is your first priority. If you feel unsafe, move your car to the side of the road.
- If there are no injuries or an accident occurs on private property, the police may not respond. Be sure to obtain complete insurance information and identification. Write down the license plate number and the vehicle identification number (VIN).
- One party may not want to call the police and accepts blame at the scene. This may be an option, providing you have the contact information of neutral witnesses - passersby who witnessed the accident (not your passengers). But note: Once the at-fault party realizes rates will increase, the story may change. It's always best to call the police and ask them to respond.
- At the scene, do not argue about who is at fault. Exchange information and tell the other party he or she will hear from your insurance carrier.
- If you have your cell phone, take pictures or a video of the accident scene.
- Call your carrier right away. Most insurance companies have toll-free numbers to report your claim 24/7. Keep your insurance card in your vehicle so that you can prove you have up-to-date coverage.
- Consider carrying flares in your trunk.

Many of us drive for years without an accident. However, as distracted driving grows, accidents will increase. It is always better to hope for the best but prepare for the worst.

Japanese proverb

When there's snow on the ground, I like to pretend I'm walking on clouds.

Takayuki Ikkaku, Arisa Hosaka and
Toshihiro Kawabata

My (Alex's) Clients may stop in for a free accident report card to keep in the glove box, please stop by if you haven't already recieved one for Each vehicle!

Critical Illness Plans Offer Lower Premiums

No one wants to gamble on his or her health, but over the past few years many Americans have decided to do just that. However, there is another way.

With the tight economy and high unemployment, many people have been skimping on health care. While the Patient Protection and Affordable Care Act aims to make health care more affordable, most of the recommended changes are still being discussed, and many significant ones won't take effect until 2014.

People with lower incomes and the self-employed, as well as those whose jobs don't provide health insurance, are increasingly opting for a less expensive way to protect themselves by purchasing catastrophic insurance.

This form of insurance effectively lowers monthly premiums and raises out-of-pocket costs while offering complete coverage in the event the insured experiences a catastrophic health issue, such as a stroke, heart attack or cancer.

Considered a high-deductible health plan, catastrophic insurance is available as either comprehensive (with lower monthly premiums, higher out-of-pocket costs but emergency coverage) or supplemental plans (also with lower premiums and higher outside costs but providing coverage in the case of a health catastrophe that wouldn't be covered under another plan).

Do you need catastrophic coverage? To get the most from this type of insurance, you should be a basically healthy person - not one with many prescriptions or regular doctors' visits. These are the high-cost areas. You'll pay high out-of-pocket costs for them, and it's best to keep them to a minimum. Older people also will find catastrophic insurance provides them with peace of mind at a lower cost.

If you do develop a catastrophic illness - at any age - you can be assured that after you pay your deductible all the major medical expenses that your insurance company considers necessary will be covered, including surgery and intensive care, although not elective surgeries.

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