

# The Protection Advisor

*News and Tips to Make Your Life Easier, Safer and Happier!  
For Friends and Clients of Security-Victor Insurance*



**Jerry Hendrickson**  
*Trusted Insurance Advisor*

*We want you to be taken care of in case of any emergency. The following information is designed to help assist you should a disaster or emergency strike.*

## Fire and Smoke Damage

You may feel the need to start immediate cleanup after fire damage. Incorrect cleanup may actually jeopardize the restoration process. We suggest first making the call to your insurance agent to provide notification of the loss.

Secondly, contact a qualified restoration company and have them get started with any emergency services you may need. For example, your home or business may need board up services in order to protect the property and prevent further loss. Remove any pets to a clean environment if heavy fire residues are present.

### Do Not:

1. Wipe or wash fire residues on the walls, ceilings, or any areas with absorbent surfaces.
2. Use carpeting or upholstered furniture that any smoke or soot residues until professionally cleaned.
3. Use food items or canned goods exposed to heat and/or smoke.
4. Turn on any electrical appliance until it has been cleaned and checked by a professional restoration company.

## Water Damage

Any water damage that arises from fire damage, broken pipes, blocked drains, malfunctioning appliances, etc needs to be dealt with immediately. The outcome of restoration depends on the speed in which your building and personal property can be dried. Call a qualified restoration contractor immediately to begin water mitigation services. The longer you wait, the more damage can occur!

### Do Not:

1. Go into any room where ceilings are sagging from retained water.
2. Operate any electrical appliance that has been damaged by water.
3. Attempt to dry closed building interiors with heat. Mildew and expanded moisture damage may result.
4. Delay contacting a professional restoration company!

## Sewage Water Damage

Raw sewage (Black Water) contains bacteria and other micro-organisms that have shown to be hazardous to human health. These can be transmitted by touching contaminated items or by tracking them into uncontaminated areas. Absorbent materials such as carpet, padding, and drywall, will not be restorable after direct contact with sewage contaminated water. You must treat all water surfaces and furnishings as toxic until properly decontaminated. Black Water can be extremely hazardous to children, pets, the elderly, and anyone with a comprised immune system should stay away until professionally decontaminated, cleaned and deodorized.

### Do Not:

1. Attempt to decontaminate surfaces with any over the counter sprays or germicides. These products may not have the professional strength and may be ineffective in removing any bacteria.
2. Attempt to salvage any absorbent material that has had direct contact with any sewage water. This includes any materials contaminated by tracking the bacteria to uncontaminated areas.

*The health of those within your home or business is much more valuable than retaining any damaged goods!*

## A Note from Jerry

### HEALTH AND WELLNESS

*The winter season can be a cold and blistering downer...*

One of the things you can do to make it go faster and smoother is to take and make time to exercise! Lack of exercise is the number one culprit for low energy levels and gloomy moods during the dark, cold winter days. Studies have continually shown that just 30 minutes of exercise a day, five days a week will help you prevent heart disease and improve your health!

Below are a few ideas to keep you moving through the winter season:

- **Too busy to workout?** Try waking up 30 minutes earlier to exercise in the morning. People who exercise in the morning are shown to be more consistent with their workout regimen than those who workout in the evenings.
- **Treat exercise as you would any other appointment.** You don't change your appointments for little interruptions that come along, why not treat your workout schedule with the same level of importance? If you add time to exercise as you would an appointment or meeting, you are more likely to get to the gym or hit the pavement. In addition, you will be more focused and alert for your professional schedule!
- **Track your physical activity.** By tracking your activity you have a visual of what you have accomplished for the day, week and month. Your achievements or improvements to be made are right there for you to face.
- **Try a new winter sport.** Snowshoeing, cross-country skiing, broom hockey or ice skating! Get out there and enjoy yourself! Play outside with your kids or grandkids. Build a snowman, have a snowball fight or sled down a large hill so that you have to walk back up.

*By trying one or more of these tips, you will be sure to have some improvement in your mood and outlook this winter!*



**SECURITY-VICTOR  
INSURANCE AGENCY**

**651-462-3724**

**5357 Wyoming Trail  
Wyoming, MN 55092**

**www.svinsurance.com**

## Keep Yourself Safe & Avoid a Homeowners Claim

I recommend that you keep valuables such as GPS systems out of sight in your car. I just received one of those forwarded emails from a friend with another GPS related warning that should be considered.



**Ask yourself this:** if your car is broken into, what will the thief take away that would put your home at risk for a break in?

- GPS with your home address programmed in
- Your garage door opener
- A spare set of keys
- Valuable or sensitive information in your glove box

Play it safe and program your GPS with a nearby address in place of your home address (like a store or gas station) and be careful about what you keep in your car.

### WE INSURE FISH HOUSES



We can insure those Fish Houses that you take to the lake and bring back home. Among these that we insure are those that are manufactured like Ice Castle, Team Lodge, Forest River, Yetri or other manufactured unit. Give us a call and we can insure it today.

### Funny Signs

On a ski lift in Taos, New Mexico:  
*"No jumping from the lift, survivors will be prosecuted."*

At a car dealership:  
*"The best way to get back on your feet is to miss a car payment."*

Outside a muffler shop:  
*"No appointment necessary. We can hear you coming."*

On a plumbers truck:  
*"We repair what your husband fixed."*

At a pizza shop:  
*"7 days without pizza makes one weak."*

At a zoo in Budapest:  
*"Please do not feed the animals. If you have any suitable food, give it to the guard on duty."*

On the grounds of a private school:  
*"No trespassing without permission."*

## Don't Forget Your Carbon Monoxide Alarms

More than 400 people are killed each year in the United States from carbon monoxide poisoning, according to the Centers for Disease Control and Prevention (CDC). The American Medical Association reports that carbon monoxide poisoning is the leading cause of accidental poisoning deaths in the United States.



Other CDC studies indicate that more than 20,000 people are hospitalized each year from this gas, and these poisonings are on the rise due in part to economic reasons. With a stressed economy and high unemployment, more families face utility shutoffs. As a result, they employ other sources of heat, such as kerosene heaters, gas generators, and improperly maintained wood stoves and fireplaces. Such heat sources carry a heavy risk of carbon monoxide poisoning.

Carbon monoxide alarms are essential protective devices in homes with gas appliances, gas heaters, and fireplaces. Here are some tips to consider concerning these important alarms.

- To ensure a high-quality alarm, look for the Underwriters Laboratories certificate on any detector you purchase.
- Connect these alarms to the smoke alarm system so that any alarm in the house becomes activated if a problem arises.
- Periodically test these devices according to the manufacturer's instructions. Batteries should be replaced at least once per year. Replacement of the alarm itself is often necessary after a few years since the average life span of carbon monoxide alarms is relatively short.
- Verify that you have alarms in bedrooms and other locations where people may sleep. People who are sleeping can die from carbon monoxide poisoning without experiencing any symptoms.



# ★ ★ ★ 2012 Referral Rewards ★ ★ ★

Do you have a friend, family member or an acquaintance at work, church or the gym who would benefit from our service? Just have them call us for a FREE, no obligation quote on their home, auto, life, health or business insurance and you will get:

- 1) \$25.00 Target Gift Card for each referral
- 2) \$10.00 Donation to: 
- 3) PLUS you will be entered into our Drawing every two months for \$250 worth of groceries or gas.
- 4) PLUS a chance to win our **GRAND PRIZE** end of the year Drawing for a 46" LCD television



The winner of the 4th quarter Grand Prize is  
**Bob Medek**  
 He chose the \$500 of gift cards to Bruce's Foods and Super America  
 .....  
 We would like to thank all of the people who referred us their friends, relatives and co-workers to our agency.



The winner of the \$100 Target Gift Card is Dennis & Becky Moore, Stacy, MN for updating their information.

## ★ Here is a list of those that referred to us in the 4th Quarter: ★

- |                   |                        |                    |                     |
|-------------------|------------------------|--------------------|---------------------|
| Jeff Boyum        | Rick Kramer            | Harry Rudisill (2) | John Trenti (2)     |
| Kerry Moberg      | Jerry & Jorgi Olson    | Suzanne Arndt      | Dustin Anderson     |
| Andy Nerbus Jr.   | Kim Tallirico-Vogel    | Lee Brady          | Kal Manzke          |
| Mark Steele       | Gary Charley           | Judy Johnson (2)   | Bob Medek (2)       |
| Gerald Madsen (2) | Vern & Ruth Poff       | Julie Essen        | Brandon Wade        |
| Gordy Weiss       | Lloyd & Debbie Rebbein | Tammy Kucera       | Debbie Bladow       |
| Crystal Garrett   | Wesley Ford            | Mark Peterson      | Ron Husnik          |
| Linda Warner      | Mitch Bolin            | Becky Lime         | Lee Brady           |
| Dan Kne           | Tammy Brott            | Marlene Layton     | Beverly Southerland |
|                   |                        |                    | Eric Jordabl        |



## SECURITY-VICTOR INSURANCE AGENCY

5357 Wyoming Trail  
Wyoming, MN 55092  
Ph: (651) 462-3724  
Fax: (651) 462-0223  
www.svinsurance.com  
www.teendriversinsurance.com/svi

PRSR STD  
U.S. POSTAGE  
PAID  
Forest Lake, MN  
Permit No. 211

### Representing Many Fine Insurance Companies Including:

- AAA Insurance
- Allied
- Assurant Health
- Auto-Owners
- Blue Cross/Blue Shield
- Continental Western
- Chisago Lakes Mutual
- Dairyland
- Harleyville
- Health Partners
- Hartford
- Kemper
- North Star
- Progressive
- Safeco
- State Auto
- Travelers
- Western National

## Long Term Care Awareness

Throughout the holiday season, families join together to share traditional festivities and reminisce of holidays past. This family-focused time presents an ideal opportunity to talk with aging family members about their wishes concerning long term care.

Due to advances in medical technology and health care, people are living longer than ever before. In addition, the traditional family, which once included built-in care for elderly family members, is fast becoming obsolete. Today, it is common for adult children to reside in locations far from their aging parents. At the same time, the costs for long-term care services continue to increase.

Long term care insurance typically covers the costs for in-home care, assisted living, and nursing home care. According to industry sources, eight million Americans currently have long term care insurance coverage, with some 400,000 new policies issued in 2007 alone. In addition, roughly 180,000 Americans with long term care insurance policies received benefits amounting to 3.5 billion dollars.\*

According to the American Association for Long Term Care Insurance, 50% of those who applied for long term care insurance were between the ages of 55 and 64. Another 26% were between the ages of 45 and 54. As consumers—76 million baby boomers in particular—become aware of the cost-saving benefits of securing health discounts and obtaining more affordable coverage, the age of buyers continues to decline. In 2011, when baby boomers begin turning 65, the number of older people will dramatically increase between 2010 and 2030. In 2030, the older population is projected to be twice as large as in 2000.\*\*

Therefore, it is important to raise awareness, assess risk, and stress the need for proper planning. The need for adequate coverage, especially for those who currently have no coverage, is fast becoming a national issue.

Contact us if you would like further information for this valuable protection.

\* Source: American Association for Long Term Care Insurance, 2008 LTCi Sourcebook.

\*\* Source: American Association for Long Term Care Insurance, October 2009.