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Consolidating, designing and servicing your insurance risk management portfolio



February 2011

"The Circle of Safety" Newsletter

Dear Elizabeth,

I have some exciting news I want to share with you. First of all, have you noticed anything different? Liz is doing a great job creating a new look for our newsletter. We will be alternating months for sending our newsletter to you between email and paper versions via snail mail, so be on the lookout! If you don't want to miss out be sure to let Liz know your email or mailing address.

Also, you can "click in" on my blog any time to find out what's on my mind and see answers to the questions I've been asked. Just go to our website for the latest www.silvermarkinsurance.com.

Something else new for you: After a lot of requests from our wonderful clients we are now excited to announce we can help you with your pet insurance needs. Pets Best Insurance is committed to providing affordable, quality pet health insurance plans. By minimizing the cost of veterinary treatment, they help you afford the best medical care for your pet. It is soooooo easy to get a quote and understand the straight forwardness of the plans, just ask Liz for she just signed up her 6 month old Toy Poodle, Cocoa. We've provided a link below, just click it and get started. If you have ANY questions, just call Kristin and she will help you.

Before I forget, we have the paper shredding event coming up in April and that's always fun! Give aways, cookies, seeing our clients, getting rid of old papers that take up space.... yeah! Can't wait to see you there. Going to the Women's show March 4th, 5th, or 6th? We will be there too..... stop by our booth and say hello!

Sally



[Pet Insurance](#)

At SILVERMARK you are more than a client, you are family. We recognize that your pets are family too and we are excited to offer pet insurance to cover your cute, furry, four legged member of the family. The pet plans are affordable and the best part is the plans cover any veterinarian at 80%! For more details and/or an instant, no obligation quote just click on the link above or visit www.petsbest.com/SILVERMARK

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Valentine's Day

If cupid brought you jewelry this Valentine's Day now is the time to let us know.

The economy may still be slumping, but Valentine's Day gifts are clearly seen as a worthy investment in love and relationships: According to the National Retail Federation, jewelry sales were expected to reach \$3.5 billion this Valentine's Day, up from \$3 billion in 2010. 17.3% of consumers said they were planning on giving their sweetheart jewelry this year (compared to 15.5% last year.)



Yet, a study conducted for the Hartford Financial Services Group shows that about one fifth of respondents have lost a piece of jewelry or a watch in their lifetime. Three quarters of those say that the item had not been insured. In Fact, 95% of respondents said they have not updated their insurance after receiving expensive jewelry for a gift.

Keep in mind that coverage for certain high-value items is often limited to about \$1,500 per piece on a standard homeowner's policy.

You know what's coming?

We understand that 'insurance' will probably never make it onto the list of "most romantic things", but at least we can help you avoid additional heartbreak in case a precious item mysteriously disappears. For more information on coverage for jewelry, please call 1-800-659-7363, or email silver@silvermarkinsurance.com and let us know the type and value of the jewelry received. Have a piece that you have had for years and don't know the value? No problem, we will add you to our jewelry appraisal event scheduled for November.

We'll let you know if any changes should be made to your policy to keep your precious belongings adequately protected.

Thank you for allowing us to serve your insurance needs!



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Tips for Driving at Night



According to David Stonnell, an optometrist with the Everett Clinic, the most common complaint he hears is difficulty seeing while driving at night. According to the National Safety Council, night time vehicle death rates are three times higher than during the day. Besides seeing an optometrist regularly, there are things you can do to help see better.



Kathy Dietz - Commercial Lines Account Executive
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- Set the light inside your vehicle to a minimum, dim dash lights if possible and avoid lights elsewhere in the car.
- When a car is coming towards you, avoid staring at the headlights. Look at the fog line or divert your eyes slightly.
- Make sure your car lights are not misaligned, dirty or fogged over. Also make sure your windshield is clean.
- Adjust your rearview mirror to "night" setting to dim the glare of headlights from vehicles behind you.
- Keep an extra car length between you and the driver ahead of you especially in inclement weather.
- Use your headlights one hour before dusk and one hour after dawn to increase visibility.
- Switch to low beams when you're behind someone, approaching someone, or in foggy weather.
- Watch for headlight flashes when approaching hills or hairpin curves.
- Tired? Don't ignore it. Pull over and sleep or make frequent stops to get refreshed.
- Refresh your skills with a driving class. Some insurance companies offer a discount for completing such a course.
- Look around. Keep your eyes moving side to side instead of focusing on the center line or road ahead. This helps keep your eyes adjusted to the dark and prevents "highway hypnosis" that can affect your reaction time.



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Smart Driving Pop Quiz

Check yes if you knew the fact, Check no if you did not:

1. A front tire blowout can be more serious than a rear tire blowout because it affects steering. Never jam on your brakes if you have blowout. Yes () No ()
2. Don't always assume the speed limit that is posted is safe. Road and weather conditions can change it. Yes () No ()
3. Don't break when you are entering a freeway. Move ahead steadily in the acceleration lane and, once beyond the gore point, time your approach to blend with the flow of merging traffic. Yes () No ()
4. When your rear wheels skid to the left on snow, ice or loose gravel, turn your wheel to the left. Yes () No ()
5. At 60 miles per hour, a car crashes into an obstruction with the same force as if it were driven off of a nine story building. Yes () No ()
6. When you are waiting to make a turn at an intersection, keep your wheels pointed straight ahead. Don't turn your wheels until you are ready to go - if you are struck from behind, turned wheels can turn you right into oncoming traffic. Yes () No ()
7. When you are stopped in traffic, make sure you stop so you can see the tires meeting the road of the car in front of you. If that car stalls there will be enough room to pull out and go around. Yes () No ()
8. When you are faced with bright lights of an oncoming car, look to the right edge of the road. Yes () No ()

9. To help maintain control of your car when you are going down a steep hill, shift into second or low gear. Yes () No ()
10. The driver that weaves in and out of freeway lanes at 70 miles per hour to get to an appointment 10 miles away will get there in 8.6 minutes. At 55 miles per hour, the driver will be there in 10.9 minutes. Yes () No ()

Scoring: 8-10 yes answers = You have lots of safety smarts and I would be comfortable driving on the same road with you.

6 - 7 yes answers = Not bad but not great either

1 - 5 yes answers = You might want to brush up on your driving skills.

If you liked this and want more, you can get it from our blog at <http://silvermarkinsurance.wordpress.com>

Upcoming Events

Women's Show, March 4th, 5th and 6th

Shredding Event, April 2011 - Date to be determined

Referral Rewards Program

The kindest compliment you can give us is to refer your family and/or friends. As a thank you, we will automatically send you a \$10 gift card to Amazon from our referral rewards program.

Need a notary? Don't forget we offer free notary service to our clients.

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