

"THE CIRCLE OF SAFETY"

CONSUMER AWARENESS ADVISOR

News and Tips to Make Your Life Easier, Safer and Happier!
For Friends and Clients of **CSC INSURANCE OPTIONS**

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Are YOU a winner for being a client who mentions CSC? See Page 4 to find out if you won!

Sidebar: When bad things happen renters; Tip of the Month; charity referral program results and identity theft prevention tips.

When Bad Things Happen to Renters

THE MYTH: It is one of the most commonly repeated myths about insurance: Renters don't need insurance because their landlord's policy provides coverage for the renter's property. No, it doesn't. Further, if someone slips and falls in your apartment or rental house, your landlord's insurance usually won't provide any coverage if you are sued.

PROTECT YOURSELF: Renters insurance is basically like a homeowners policy without coverage for the structure. Renters insurance provides coverage for your possessions and for liability if someone injured while on your premises sues you. Renters insurance typically also covers any of your possessions when they are away from your residence, including your car.

WHERE WILL YOU GO? In addition, renters policies provide what are called additional living expenses. If some catastrophe covered by the policy—fire, bursting pipes—makes the place you are renting uninhabitable, the policy will pay some of the costs you incur to live somewhere else while the residence is being repaired.

You can save BIG money this year!

Conserve energy and you could save hundreds, even thousands, on your energy bill this year.

According to the EPA, the average American household spends \$1,500 every year on their energy bills. With the rising cost of energy, that number is expected to rise to almost \$2,200 this year. That's a lot of money for anyone to be spending on their gas and electric bills, and that's a lot of money that you could be saving and using for something else!

Conserving energy does not necessarily mean wearing two pairs of pants, three shirts, two coats, and eight pairs of socks. It means being "energy wise."

What does it mean to be "energy wise?" Well, it means turning off the lights when you leave a room. It means dropping the thermostat temperature by 2 degrees. It means turning down the water heater temperature a few degrees. These are simple things that may not seem like much, but they really add up.

Here are a few ideas how you can conserve energy and save money this year:

SEAL UP YOUR HOME

Sealing up your home may seem obvious, but far too many people don't do it. The principle is simple: Seal up all the cracks and holes in your home to reduce heat loss in the winter and cold air loss in the summer. A few things you can do include:

- Weather strip and insulate your attic hatch or door and seal all holes that lead from the attic into your home.
- Where pipes, wires, and vents enter or exit the home, use caulk or spray foam to seal the holes. Be sure to check under your sinks.
- Caulk window and door frames both inside and outside. If you're not sure what kind of caulk to use or how to caulk, ask someone at your local home improvement store. It's actually very easy to do.
- Check the weather strips on your doors and windows and use foam gaskets inside all your electrical outlets.

HEAT YOUR HOME SMARTLY

Most of your energy bill (almost 50%) goes to heating and cooling your house. In the winter, be sure you are properly and efficiently heating your home. The following steps will help you ensure proper heating of your home:

- Replace your furnace air filter regularly. Air filters are inexpensive, and a dirty air filter will make your furnace work extra hard, costing you more money. **TIP:** Buy air filters by the box. They generally cost only a dollar or two each, so a box is affordable and you'll always have extras on hand.

Like homeowners insurance, renters policies do not cover damage or losses resulting from flooding, landslide, or earthquake—although it is possible to buy coverage for these risks separately.

LOW PRICE. Renters insurance is fairly cheap when compared with other personal insurance policies, and when all things are considered, could be one of the best decisions a renter could ever make.

Like homeowners insurance, renters coverage has a deductible—the amount you will pay before insurance kicks in. The higher your deductible is, the less your policy will cost you.

If you're renting an apartment or house, call our agency for a quote on renters insurance. Please pass this on to all the renters you know—it's valuable information that could save them in the long run.

TIP OF THE QUARTER

Saving Money on Auto Insurance

It's no secret that the better your driving record, the less you pay for insurance. But did you know most people qualify as "good drivers" and are eligible for discounted premiums; however, some good drivers pay far more than others?

Many auto insurers are actually a collection of several insurance companies that each cater to a certain type of driver. The worst drivers go in one company, the best in another, and a lot of people wind up in one of the middle companies.

These middle people pay less than the worst drivers, but more than the best. Many of these middle people have driving records that are as good as those who insured with the lowest rates. Yet these middle people are paying more.

Why? The usual reason is that they don't know any better. No one told them which insurance company in the group had the best prices. And, probably, no one told them there was even a group of insurance companies. If you have a spotless driving record, there's no reason you shouldn't be paying the lowest price a group of insurance companies has to offer.

- If you can access your ducts, make sure all the seams fit together properly, if they don't, seal them with some UL-181 rated tape or duct mastic. This will ensure that all your hot air is heating your home instead of your attic or basement!
- If any of your ducting runs through your basement or crawl space, wrap it in insulation. Your local home improvement center will sell insulation designed specifically for this purpose.
- Drop the temperature of your thermostat when you are asleep or away. If your house is vacant during the day, drop the thermostat into the 50s to ensure that it doesn't come on while you are away, then set it to turn back on about 30 minutes before you come home. **TIP:** If you don't have a digital thermostat, run down to your local home improvement store and pick one up. They can usually be purchased for \$25-\$50.

CHANGE YOUR LIGHTS

Contrary to what most people think, lighting your home is expensive and can represent up to 20% of your energy bill. Head back down to the local home improvement store and pick up just *five* ENERGY STAR approved bulbs. Put the new bulbs in the five most frequently used lights in your home. Over time, make it your goal to replace all the lights with ENERGY STAR compliant bulbs.

POWER DOWN COMPUTERS AND ELECTRONICS

Most homes are "plugged in" with all kinds of electronics. Cell phones constantly need charging, computers are left on, stereos, DVD players, and even TVs are left on with no one around. Simply turn things off when not in use, place your computer in power-saver mode, and unplug chargers when not in use.

USE ENERGY STAR PRODUCTS

The government stamps its ENERGY STAR label on products that meet specific energy standards. The next time you purchase an appliance or any electronic component, check to see if its ENERGY STAR rated. It can save you tons of money in the long run.

OTHER ENERGY SAVING TIPS

- Use your ceiling fans in the winter, too! Reverse the direction of the blades (use the switch on your fan) to send warm air down to the lower areas. Make sure you use it on the lowest speed.
- Open your blinds during the day to let sunlight in and close them at sundown to add insulation to your windows.
- Set your water heater to the "normal" setting and use a water heater insulating blanket to help keep the water warm on older models.

Taking these simple steps can add up to hundreds of dollars in savings throughout the year, and make your home more comfortable to live in. You don't have to purchase expensive new appliances or re-insulate your entire house to realize savings. Just change out some light bulbs and seal a few cracks and you could be in for big savings!

For more information about energy conservation in your home, visit the ENERGY STAR website at www.energystar.gov.

Worried About Mine Subsidence? Do you "think" you are at risk?

We CAN help you:

- Determine if you are in a high risk area
- Issue your coverage

For information call 724-929-2300

OR

go to www.paMSI.org

Thank You! Thank You!

Thanks to all of our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without you!

As our latest charity referral program comes to a close we have donated **\$1,200** to the Hurricane Katrina Relief Fund.

Thank you for your support!

**Access FREE
Reports To Save
Money And Protect
Your Home, Family
& Business!**
Go to www.cscinsurance.com

How To Protect Your Bank Account From Fraud And Identity Theft

It seems there's always something new to talk about with identity theft.

But here are some solid tips for protecting your "old-fashioned" checking account and stopping criminals from using your checks to gather too much personal info.

1. Never have your social security number printed on your checks. You can add it later if you need to.
2. The next time you order checks, have your first initial – instead of your first name – printed on the checks. A thief won't know how you sign your checks, but your bank will.
3. When you pay a credit card bill, don't write your entire account number on the check. The credit card company only needs the last four digits. They know the rest of the number.

Our Privacy Policy

I. Introduction:

As a current customer of CSC Insurance Options we would like to take this opportunity to both thank you for your business and to share with you the importance our agency places upon protecting the privacy of information we gather from you in accordance with applicable state and federal laws.

CSC Insurance Options is a member of the financial services industry and, as such, our agency has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your information. The following is CSC Insurance Option's privacy policy regarding the customer information we collect. Contained in this privacy policy you will find (1) an explanation of the types of information CSC Insurance Options collects from our clients and the means used to collect such information, (2) an explanation of how CSC Insurance Options shares the information collected from our clients, and (3) an explanation of how CSC Insurance Options protects client information.

II. Information we collect and the means used to collect:

CSC Insurance Options collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. CSC Insurance Options collects this necessary information from the following sources:

- Information we receive from you on applications or other forms. This information may include, but is not limited to, your name, address, and date of birth.
- Information about our clients' transactions with us; this information may include, but is not limited to, claims and payment history.
- Information we receive from a consumer-reporting agency; this information may include, but is not limited to, a driving record or insurance score report.
- Information we receive from you via our website

To collect customer information from the above-stated sources, CSC Insurance Options may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically, and online.

III. How we share client information with non-affiliated third parties:

We don't share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. For example, CSC Insurance Options may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons:

- Information that is necessary to service or process the insurance needs of our clients, in a manner that is consistent with the usual and customary services provided by independent insurance agents. Such usual and customary services or processes provided by CSC Insurance Options to its customers include but are not limited to underwriting, shopping the renewal, rating, placement, and providing quotes for insurance that is germane to the coverage the customer places with our agency.
- Information that is necessary to protect the confidentiality or security of our client's records
- Information that is necessary to resolve client disputes or inquiries
- Information that is required by individuals or entities who are assessing our legal compliance.
- Information that is required for CSC Insurance Options to comply with the law.
- To an actuarial or research organization for the purpose of conducting actuarial or research studies
- Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims, or other liability

IV. How we share client information with affiliated parties:

We do not share client information with any affiliate.

V. Our practices regarding information confidentiality and security:

We maintain physical, electronic, and procedural safeguards to guard your information. These safeguards include but are not limited to the following:

- We restrict access to nonpublic personal information about our clients and former clients to those employees who need to know that information in order to assist in providing services or products to the customer.
- We will punish any employees who impermissibly share client information.
- We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications.

CSC Insurance Options appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. CSC Insurance Options will continue to monitor the effectiveness of this privacy policy.

Tell Others About Us And When They Call
YOU Automatically Receive A \$5 Gas Card!



AND

A Chance To Win More Prizes

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This issue, we honor Dr. David Kenney & Valarie Lori of Greensburg, Jay & Susan Miskalis of Monongahela, Anzalone Jones of Belle Vernon and Robert & Connie Volosin of Elizabeth who spread the word of our agency and brought us new clients.

Each customer won a \$25 gasoline card.

Thank you all!

Next issue's referral prize winner(s) could be you. Just mention **CSC Insurance Options** to a friend, relative, colleague, whomever. Thank you in advance.



4552 Route 51 South
Belle Vernon, PA 15012

Postage

"I was with another company for 20 years. I didn't like the service. CSC took the time and explained my coverages...I was really underinsured. Now I have peace of mind"

**J. Arlene Naylor,
Belle Vernon PA**

Address

