



WHAT'S INSIDE:

- Terri Brodeur  
Cancer Walk
  - Spring Cleaning
  - Contact Information
- PAGE 2**

- Quick Tips From  
Your #1 Protection  
Team
  - 5 Steps to Defeat  
Junkmail Once  
and For All
- PAGE 3**

2008 Referral Contest  
**PAGE 4**

News and Tips to Make Your Life Easier ,  
Safer, and Happier ....

# SAVA NEWS

SPRING 2008

## America's fastest Growing Crime:

# Identity Theft

When someone uses your personal or financial information to commit fraud or other crimes, you are a victim of identity theft.

The cost of recovering a stolen identity can reach thousands of dollars. The greatest loss can be the time and emotional toll identity theft and recovery can put on a person. It's frustrating, confusing and, at times, even frightening.

If you think your identity has been stolen, here's what to do:

1. Contact the fraud departments of any one of the three consumer reporting companies to place a fraud alert on your credit report. The fraud alert tells creditors to contact you before opening any new accounts or making any changes to your existing accounts.
  - Equifax: 1-800-525-6285, [www.equifax.com](http://www.equifax.com), P.O. Box 740241, Atlanta, GA 30374
  - Experian: 1-800-397-3742, [www.experian.com](http://www.experian.com), P.O. Box 2002, Allen, TX 75013
  - TransUnion: 1-800-680-7289, [www.transunion.com](http://www.transunion.com), Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834
2. Close the accounts that you know or believe have been tampered with or opened fraudulently.
3. File a report with your local police.
4. File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps us learn more about identity theft and the problems victims are having so that you can be better assisted.

Possible ID Theft coverages:

- Lost wages as a result of time away from work
- Credit bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, phone and shipping fees
- Certain legal fees caused by identity theft
- Notary and filing fees



**Did you know we offer all these services?**

- Home Insurance
- Condo Insurance
- Auto Insurance
- Personal Umbrella
- Life & Health Disability
- Flood Insurance
- Business Insurance
- Workers Comp
- Bonds
- Antique Cars
- Watercraft
- Motorcycles/RV's

**Save Up To 20% or More By Combining All of Your Insurance Needs with Us!**

Please feel welcome to contact Sava Insurance at (860)437-7282 for additional information regarding adding this valuable coverage to your account.



# Terri Brodeur Walk

Sava Insurance Group participated in the 2007 Terri Brodeur Breast Cancer Foundation Walk last year and we signed up to do it again in 2008!



Last year Donna Yother, Debbie Kane and Diana Buscetto walked 26.2 miles starting at Old Saybrook Point Inn and finishing at Harkness Park in Waterford. We are proud that we were able to raise \$3,000, 100% of the money raised goes to Breast Cancer Research.

Sava staff members and their children volunteered to work the crew providing support to the walkers and the event. Sava crew members were Michelle Jacobik, Amanda Jacobik, Christine Spivey, Amber Spivey, Deborah Mullin, Allyssa Skelton and Jordan Buscetto.



The walk is on Oct 4th this year and Sava has eight walkers volunteering. All walkers need to raise money prior to walking the event. Our office has planned to run a few fundraisers to help our team raise money.

**Car Wash - \$5.00    Time: 9:00am – 12:00pm • Saturday, June 21st  
in the Sava Parking Lot**

All proceeds will be donated to the Terri Brodeur Breast Cancer Foundation.

## Personal Lines

### New Business & Policy Services

Debra Kane ext.13  
dkane@savainsurance.com

Christine Spivey ext. 14  
cspivey@savainsurance.com

Johanna Dwire ext. 11  
jdwire@savainsurance.com

### Administrative Support & Policy Changes

Deborah Mullin ext. 12  
dmullin@savainsurance.com

Jennifer Miller ext. 19  
jmiller@savainsurance.com

### Receptionist & Billing Specialist

Afton Bernhardt ext.10  
abernhardt@savainsurance.com

### Marketing Coordinator

Stephanie Conlin ext. 20  
sconlin@savainsurance.com

## Commercial Lines

Michelle Jacobik ext. 22  
mjacobik@savainsurance.com

Diana Buscetto ext. 21  
dbuschetto@savainsurance.com

Donna Yother ext. 17  
dyother@savainsurance.com

## Spring Cleaning at Home: Good for the Psyche and Your Health

The origins of spring cleaning date back to the middle ages when the rushes of hay covering the floor of dwellings was removed and replaced. We don't cover our floors with hay anymore, but we still feel the need to deep clean our homes in preparation for spring and the end of winter. Here are some tips to make washing windows and cleaning out the garage a little easier.



Don't get overwhelmed. Make a list of what you want to accomplish, post it on the fridge or bulletin board. Begin at the back of the house and work forward or start with just the closet in the hall. When going from room to room always clean from the top down.

The right tools for the job. Gather all your supplies together before you get started. Things to bring: a duster with a telescopic handle, lint free cloths, trash bags, and a bucket to carry your supplies from room to room.

Now what? Experts say that before you tackle any de-cluttering project you should have a clear idea of what to do with the excess stuff. They suggest using boxes or bags and making three piles: one to keep, one to recycle, and one to throw away.

It is easy being green. Using environmentally friendly cleaning products is easier then ever before. These products are kid and pet friendly since they don't contain harmful chemicals. Yet they still clean very effectively.

Whistle while you work. Listening to music while you work lightens your mood, increases concentration and keeps you focused.

Finally a little spring cleaning is good for the soul. Studies have shown that opening windows to let in fresh air substantially improves mood and lightens fatigue.

# Quick Tips From Your #1 Protection Team



**Debbie Kane**  
*Personal Account Manager*

Auto loan/lease GAP insurance is commonly overlooked. Many folks forget that the value of their vehicle depreciates rapidly in the early years. And if you have an accident that “totals” your car...you may be shocked to discover that the insurance settlement for the value of your vehicle is far LESS than what you still owe! Gap coverage will help make up that difference. This is a very important optional benefit... and the price is very affordable! Don't get caught short.



**Christine Spivey**  
*Personal Account Manager*

**The Benefit of a Home Inventory**  
Did you know that through our website you have access to a free electronic home inventory program? This is available to

our clients who have their home and auto insurance policies with us.

Often times we have never taken the time to really assess what we have in our home. Did you know that if you have a fire and lost your personal possessions, it would be your responsibility to prove to the insurance company what you had in order to be fully reimbursed?

By completing a home inventory and keeping it in a secure place outside your home such as your safety deposit box, you will have a better understanding of what you have as well as the ability to prove the value of what you lost.

Go to our website at [www.savainsurance.com](http://www.savainsurance.com), download this free program and complete a home inventory today.



**Diana Buscetto**  
*Commercial Account Manager*

Spring has arrived!  
Tis' the season for home improvements.

## Should my contractor have insurance?

NEVER hire a contractor that doesn't carry proper insurance. You should not let them do any work whatsoever on your property until you see proof that they carry general liability insurance. Ask for a Certificate of Insurance and review the “date issued” as well as the policy term to make sure the coverage is active. If the contractor has employees working on your property be certain that you look on the Certificate to see if coverage is listed in the Workers Compensation section. If not, any employee hurt on your property now becomes your problem! If you have questions please call our agency for assistance in this area.

**Have You Moved?  
Changed your Home, Work or  
Cell Phone?**

**Please Call Afton at ext 10  
or email at**

**[abernhardt@savainsurance.com](mailto:abernhardt@savainsurance.com)  
to update your information**

## 5 STEPS TO DEFEAT JUNK MAIL ONCE AND FOR ALL!



Have you ever wondered how that pesky salesman managed to get your address? Or how telemarketers manage to interrupt your dinner each night?

If you stop to think about it for a moment you'll realize how many times in a week you give out your phone number or address. Every time you shop on line or enter a sweepstake at the local hardware store you are putting your information out there for junk mailers everywhere!

**Take these 5 simple steps and stop the junk mail:**

1. Many stores offer “rewards” or “points” programs. Often stores consider your participation as consent to share your

information without directly asking for your permission. If you want to avoid getting junk mail or other promotional material ask the stores not to share your personal information.

2. Take advantage of a free service like **ProQuo.com** to remove your name and personal information from thousands of marketing lists, data brokers and other organizations that send you unsolicited mail. **ProQuo.com** is a free Web site where you easily set up an account and choose the organizations that you want to stop using your personal information and sending you unwanted mail.

3. The next time you buy something that comes with a warranty card, do not send it back. These are primarily to market more products to you, and you are not required to send in a completed warranty card — your receipt is all you need to

make a warranty claim.

4. If you don't want your personal information in the hands of data brokers, avoid putting your name and address in the box for a free drawing or other promotions. These are surefire ways to get your name, address and telephone number on multiple junk mail or telemarketing lists.

5. Avoid the urge to enter sweepstakes that require you to provide your contact information. Many times these are a front to build mailing databases, and the only guaranteed prize you will win is a mailbox overloaded with marketing offers.

For more information on how to take control of your personal information from marketers, log on to **[www.proquo.com](http://www.proquo.com)**

# 2008 Sava's Referral Program

Know a family member, friend or business associate that is looking for Auto, Home, Business, Life or Health Insurance..

**Tell them to call Sava Insurance!**

## 4 Ways to Win:

- Every time you recommend Sava Insurance to a friend, family member or business associate you will be rewarded even if they don't switch to our agency.
- If they do switch to Sava Insurance you will then receive a \$5 Dunkin Donuts Gift Card.
- Your name will be entered into our quarterly drawings for a \$50 Gift Certificate.
- Your name will be entered into our grand prize drawing to win a \$500 VISA gift card. Drawing takes place on December 21st 2008, just in time for the Holidays!

### Rules:

There is no limit to the number of chances you can create for yourself or the number of rewards we will send you. Odds of winning are entirely dependent on the number of referrals given within the contest period. The individuals referred do not have to become our client for the referring party to receive any rewards. They do need to tell us YOU said to call. You do not have to be present to win. All gifts will be mailed to you.



Sava Insurance Group  
750 Broad Street  
Waterford CT 06385  
Telephone: 860-437-7282  
Toll-Free: 1-800-438-7282  
Fax: 860-447-5656  
[www.savainsurance.com](http://www.savainsurance.com)

PRST STD  
US Postage  
**PAID**  
Permit #098  
Florence, AL