



L. Bissell & Son, Inc.

Independent Insurance Agents Since 1869

Fall '07



The Bissell Whistle



A Newsletter For Friends And Clients Of L. Bissell & Son, Inc.

9 Park St., PO Box 178, Rockville, CT. 06066 PH: (860)-875-2555 FAX: (860)875-1262 WEB: www.LBissell.com

Fall Is Here!

Safety Tips To Help Keep You And Your Loved Ones Safe:

- Winter is on its way. Prepare a cold weather emergency kit for your car. In cold weather, even a minor car problem can be serious if you're not prepared to handle freezing temperatures. You can include such items as; blankets, a first aid kit, a metal can and waterproof matches to melt snow for water, a cell phone, a bag of sand or cat litter to pour on ice or snow if you need traction, a shovel, a container of water, a flashlight with extra batteries, paper towels, canned compressed air with sealant for emergency tire repair, booster cables, a windshield scraper ... for more ideas perform an internet search for "car winter emergency kit".
- Have your fireplace chimney checked and cleaned.
- Purchase a fire extinguisher or check the charge on the one you own. Make sure everyone knows where it is.
- Test and replace smoke detector and carbon monoxide detector batteries. If you don't have a carbon monoxide detector, purchase one. Carbon monoxide gas is known as the "silent killer"

Beautiful Fall in Connecticut



because it's odorless. Most accidental carbon monoxide deaths result from faulty furnaces.

- Do not park your car over leaves. It may cause a car fire and children often hide in leaf piles.
 - Clean leaves and debris from your gutters to prevent ice accumulation and possible roof and gutter damage.
 - To prevent fire, use a battery light (instead of a candle) in your Halloween jack 'o lanterns.
 - Inspect your home and outbuildings for holes where rodents can enter. Plug-up all possible entrances.
 - When storing a vehicle during the cold season, place mothballs in it to prevent a damaging mice infestation.
- Enjoy your Fall - Make it safe!

Who Do You Contact?

The Agency

L. Bissell & Son, Inc.
PO Box 178 / 9 Park St.
Rockville, CT. 06066

Phone: 875-2555 or 1(877)875-2555
(Toll Free)

Fax: 875-1262

Website: www.Lbissell.com

Personal Insurance Sales And Service

Carol Tozier - ext. 1

email: carolt@Lbissell.com

Ilsa Graf - ext. 111

email: ilsag@Lbissell.com

Business Insurance Service

Marie Schweitzer - ext. 2

email: maries@Lbissell.com

Donna Buck - ext. 113

email: donnab@Lbissell.com

Business Insurance Sales

Steve Bazzano - ext. 3

email: steveb@Lbissell.com

Dana Van Steenburgh - ext. 4

email: danav@Lbissell.com

Insider's Tip - Press ext. 0 and avoid voicemail...

A "Bissell Whistle Tip"

7 Ways To Save Money On Your Car Insurance

1. Are both your homeowners and auto insurance policies written with the same insurance company? If not, you could be paying too much. Insurance companies will give you a discount if they insure both your home (condo, apartment) and auto. It's called a "cross-sell" discount.
2. Use the services of an independent insurance agency. They do not work for any one insurance company (like, Nationwide, Geico, Metropolitan, Liberty Mutual, etc.) They can offer you insurance from the multiple insurance companies they represent, giving you more choices and a better chance of getting the best deal. (We are an independent insurance agency.)
3. Improve your credit rating. Your credit rating has a direct effect on your insurance rates. A poor credit rating and you will pay more.
4. Raise your deductibles. A deductible is the amount you have to pay before the insurance company will pay for your loss. You have deductibles on your auto collision and and comprehensive (fire, theft, etc.) coverages.
5. To save money when insuring young drivers ask for "good student" (grade average "B" or better) and driver training (if they went to driving school) credits.
6. Before you buy a car, compare insurance costs. Higher priced vehicles are more costly to insure.
7. Reduce coverage on older cars. Consider dropping collision and/or comprehensive coverage. If the vehicle has little current value (say less than \$1,000), why pay for physical damage protection?



A “Bissell Whistle” Business Tip

Should You Include Yourself For Workers Compensation Coverage?

If you have employees you’ve purchased workers compensation insurance. It’s required by state law. This insurance protection pays for the medical costs and loss of wages (for lost time) for employees injured on the job.

To save money, many business owners do not purchase coverage for themselves. They don’t have to because the law only requires them to purchase protection for their employees.

For some business owners this makes sense because the workers compensation rates for their occupations are high (e.g. carpenters, auto body repair, roofers, etc.).

Hopefully, you have separate medical insurance to cover you when you’re not working. But, do you have disability insurance to pay for your loss of income if you’re injured and out of work? Many business owners do not. Workers Compensation insurance will pay for your loss of wages (if you’re injured on the job).

Have you requested a quote to include yourself for Workers Compensation coverage? If your occupation is fairly safe, the low cost could surprise you.

Call us, email us, or fax us today if you have any questions. We’d be glad to help you out.



Business Client Spotlight

Garner’s Rug & Upholstery Cleaning



Neil Joslin

“The King of Clean”

Neil is the owner-operator of Garner’s Rug & Upholstery Cleaning. Garner’s has been in Business since 1955.

Garner’s specializes in cleaning wall to wall carpets, oriental, Dhurrie, braided rugs, and furniture.

Neil has a “state of the art” truck-mounted steam cleaning system that will give you the most thorough cleaning ever. The dirt will be gone and your carpets will be fresh and clean. This unit can be used to clean both residential and commercial wall to wall carpets.

Garner’s is located at 122 Hilliard Street, Manchester, CT.

Call Neil Today! (860) 646-5630
Tell him that you “whistle for Bissell” too
and he’ll give you a 10% discount!

“Our wall to wall carpet looked so bad we were going to replace it. We called Neil and he suggested we clean it instead. After he cleaned it we were amazed at how good it looked. Almost like new! Thanks to Neil we didn’t have to spend a lot of money on a new rug.”

Dana Van Steenburgh
Vice President
L. Bissell & Son, Inc.



How Much Do You Know About Lightning?

- 1. Where is the safest place during a lightning storm?**
 - A. In a car
 - B. Lying flat on the ground
 - C. In a house
 - D. In the middle of a field
- 2. The greatest number of deaths occur to**
 - A. Golfers
 - B. Fishermen
 - C. Farmers
 - D. Joggers
- 3. A car is a safe place to be in a lightning storm because it has rubber tires.**
True or False?
- 4. The average number of people who die from a lightning strike in the U.S. each year is about**
 - A. 10
 - B. 100
 - C. 1,000
 - D. 10,000
- 5. Surge protectors will protect my electronic equipment against a direct lightning hit.**
True or False?
- 6. I'm safe from a lightning strike if the storm is 10 miles away and there's a blue sky overhead?**
True or False?
- 7. Which state has the most lightning strikes and deaths per year?**
 - A. Oklahoma
 - B. Kansas
 - C. Florida
 - D. Colorado
- 8. What's the most number of times a person has been struck by lightning and survived?**
 - A. 4
 - B. 5
 - C. 6
 - D. 7



(answers at bottom of page 5)





**Get Your Free Gas Today
And Help Children!!!
Just Refer Us To Others
Here's How It Works:**



1. Tell a friend, relative, or acquaintance about the super low prices and wonderful service you get from us.
2. They call us for a quote.
3. We will automatically make a \$10.00 donation to KIDSAFE* in your name and if we write a policy for them we will send you a *Free \$10.00 Gas Card!*

Your friends and family will love the great savings on their insurance protection, you will be helping kids and you will love the free gas.

We could give our advertising dollars to newspapers or ad agencies. But, we would rather give it to you because... *You're the best advertising we can get! And we appreciate all of your referrals. Thank You!*

And who doesn't want to help kids!

If you know someone who wants the same low-priced insurance protection and great service that you receive.

Tell Them To call Us Today!

(860)875-2555 or Toll Free (877)875-2555

Press Ext. 0

Get Your Free Gas Today And Help Children!

"Connecticut's #1 Protection Team Since 1869"

L. Bissell & Son, Inc.

PO Box 178, 9 Park Street

Rockville, CT. 06066

Visit us on the web at *www.Lbissell.com*

***KIDSAFE CT is a private, non-profit organization dedicated to the prevention and treatment of child abuse. It serves the twelve towns east of the Connecticut River. It is part of a network of centers established by the National Exchange Club Foundation for the Prevention of Child Abuse.**



A "Bissell Whistle" Goes Out To Following Clients:

James Palazzo...Mark Judd...Tom Messenger...

Motorcycle City, LLC...Christine Hernandez...Russ Phillips...

Chris DeWitt...Bobby Cerratto

Thank you for your referrals! You receive a \$10.00 gas card and a \$10.00 donation has been made in your names to KIDSAFE.

(answers to Lightning Safety Quiz - (1C 2C 3F 4B 5F 6F 7C 8D))



Our Clients Say It Best:

Always Get Answers To Their Questions

"Carol took the time to answer all of our questions, regardless of how "Mickey Mouse" they were. Bissell's has been in town as long as I can remember."

Pat & Glenn Conger
Vernon, CT

Saved \$7,887 On Business Insurance

"Your new insurance program saved us \$7,887 per year. That's a savings of 47%. Unbelievable! You're a pleasure to work with. Thanks for everything!"

Cici Cain
C.C. Driver Education
Tolland, CT

Bissell Made It Easy and We Saved \$1,000

"You saved me over \$1,000 on my auto insurance. You made it easy...I wished I'd met you years ago. Thanks!"

Mike D'Amato
Nationwide Driving School
West Hartford, CT



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