



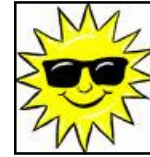
# L. Bissell & Son, Inc.

Independent Insurance Agents Since 1869

Summer '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](http://www.LBissell.com)

## Summer Has Arrived!

### Let's Keep It Safe ...

- **Always** wear a helmet and other safety gear when biking, skating, skateboarding, riding scooters, all-terrain vehicles, and horses. Studies have shown that bicycle helmets can reduce the risk of head injury by as much as 85 percent.
- When using your pool ... Be sure it is totally fenced-in (at least 4 feet high). Fence gates should open outward from the pool and should be self-closing and self-latching. The latch should be out of reach of small children and the gate should be locked when the pool is not being used. Steps and ladders should be removed from above-ground pools when you're not using the pool. Pool alarms can be used for added caution. Keep rescue equipment by the pool along with a telephone. If a child is missing, look in the pool first. Seconds count when it comes to preventing a drowning. Always put a life vest on small children who are in the pool area.
- Never bring charcoal grills indoors. Burning charcoal produces deadly and odor-less carbon monoxide.

Misquamicut Beach - Rhode Island



- If you're boating, make sure to listen to the weather reports and small craft advisories before going out on the water. Avoid alcohol consumption. It's the cause of many accidents and fatalities for boaters.
- When taking walks wear bright colors so drivers and bikers can see you. Always carry some form of ID with you when you're biking, walking, or jogging.
- When you go on vacation, disable your garage door opener by unplugging it or turning off the circuit breaker. Or place a bolt loosely in the door track and the door won't be able to open. This will prevent a burglar from randomly using a remote to open your garage door.

Enjoy your summer - make it safe!

## Who Do You Contact?

### The Agency

Address: 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](http://www.Lbissell.com)

### Personal Insurance Sales And Service

Carol Tozier - ext. 1

email: [carolt@Lbissell.com](mailto:carolt@Lbissell.com)

Ilsa Graf - ext. 111

email: [ilsag@Lbissell.com](mailto:ilsag@Lbissell.com)

### Business Insurance Service

Marie Schweitzer - ext. 2

email: [maries@Lbissell.com](mailto:maries@Lbissell.com)

Donna Buck - ext. 113

email: [donnab@Lbissell.com](mailto:donnab@Lbissell.com)

### Business Insurance Sales

Steve Bazzano - ext. 3

email: [steveb@Lbissell.com](mailto:steveb@Lbissell.com)

Dana Van Steenburgh - ext. 4

email: [danav@Lbissell.com](mailto:danav@Lbissell.com)

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

### **“Hot” Website For Businesses**

Not sure what kind of insurance protection you need for your business? Log on to [www.iii.org/smallbusiness](http://www.iii.org/smallbusiness). Click on the type of business you have and read the information on the specific insurance protection you should consider. Without the right insurance protection your business could be wiped out by a disaster or lawsuit. Of course you could always call us for help...



### A “Bissell Whistle Tip”

#### **What Should You Do If You’re Involved In An Auto Accident?**

Here’s some helpful tips for you:

1. Stop your car and find out if anyone is injured.
2. Call the police. Tell them how many people were injured and how badly. They will summon medical help.
3. Protect the accident scene. Get your vehicle off the road, set up flares, call a tow truck.
4. Once the police officer arrives state the facts and don’t admit fault. Let the police investigation determine who is at fault. Ask the officer how you can obtain a copy of the police report. Your insurance company may want it.
5. At the scene, write down:
  - the names and addresses of all parties involved in the accident
  - license plate numbers
  - the make and model of each car
  - driver’s license numbers
  - insurance info. (insurance co. name, policy numbers)
  - witness names, addresses, phone numbers
  - names and badge numbers of police officers and emergency personnel.
6. If you run into a parked vehicle, try to find the owner. If you can’t, leave a note with your name, address, and phone number.
7. Call us to help settle your claim.





## “My Dog Doesn’t Bite!”

In 2005, dog bites cost insurers \$317.2 million. The cost of the average dog bite claim was \$21,200. Dog bites account for 15% of all homeowners insurance claims.

In a landmark dog bite lawsuit in California, two dogs attacked and killed a woman in the doorway of her apartment. The owner, a lawyer, was convicted of involuntary manslaughter and sentenced to 4 years in jail and fined \$6,800. Her husband also received a 4 year prison sentence.

Cases like this cause major concerns for insurance companies. Homeowners and renters insurance policies provide coverage for dog bite liability up to the limits of liability on your policy (eg. \$300,000 or \$500,000). After your limits are exhausted you will pay the rest of the claim out of your pocket.

The insurance companies are taking steps to reduce their exposure to dog bite claims. Some companies require dog owners to sign a liability waiver for dog bites - meaning no coverage for dog bites. Other companies surcharge policies for “dangerous” breeds like pit bulls and Rottweilers, and some companies won’t offer insurance at all if they believe your dog’s breed is prone to biting. And if you have a dog bite claim your policy could be cancelled.

Connecticut has a variety of laws aimed at controlling dogs. It is illegal to allow your dog to roam; create a disturbance; or growl, bite or otherwise annoy anyone using the streets and roads. Local governments have their own leash laws. A 14 day quarantine is required when a dog bites a person. An animal control officer can also order a biting dog restrained or “put-down”. A dog’s owner or keeper is liable for any damage caused by their dog. Dog bite victims are immune from prosecution for killing a dog during an attack.

According to The Centers For Disease Control, the following is a list of dog breeds responsible for dog bite deaths. The breeds are listed in declining order of fatalities caused.

- Pit bull-type
- Rottweiler
- German Shepard
- Husky-type
- Malamute
- Doberman Pinscher
- Chow Chow
- Great Dane
- Saint Bernard

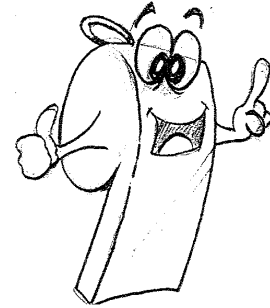
If you are concerned about coverage in case your dog injures someone, call us. We will help you protect yourself from a possibly disastrous lawsuit that could ruin you financially!



## Home Safety Quiz

How much do you know about home safety?

1. It is recommended that you install smoke alarms:
  - A. In every room of your house
  - B. On every floor of your house
  - C. In the basement of your house only
2. When you go away for an extended trip you should:
  - A. Leave a key under the mat
  - B. Leave your key with a friend
  - C. Leave a note on the door saying when you'll return
3. In order to help prevent a chimney fire, get your chimney inspected:
  - A. Once a year
  - B. Twice a year
  - C. Every three years
4. If you have a fireplace in your home, you should:
  - A. Empty the ashes into a cardboard box that you keep near the hearth
  - B. Keep your furniture close to the fireplace for more warmth
  - C. Store all combustibles at least three feet from the fire
5. The most common cause of fires in the home is:
  - A. Smoking in bed
  - B. Fireplace mishaps
  - C. Cooking accidents
6. The most common cause of accidents in the home is:
  - A. Scalding from hot water
  - B. Swallowing household cleaners
  - C. Falling
7. How often should you check the batteries in your smoke alarm?
  - A. Only when it "beeps" to tell me the battery is low
  - B. Monthly
  - C. Annually
8. What is commonly known as the "silent killer"?
  - A. Smoke
  - B. Carbon Monoxide
  - C. Radon
9. What is the most common cause of carbon monoxide in the home?
  - A. Emissions from the soil
  - B. Cooking fumes
  - C. Faulty furnaces or space heaters



(answers on next page...)





**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:**

**Kim Flannery...Rejean Beaudoin...Karen Palozei...**

**Derrick Hall...Letitia Baker...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 Home Safety Quiz - 1B 2B 3A 4C 5C 6C 7C 8B 9C)



## Our Clients Say It Best:

### Appreciates Trustworthiness

“Your trustworthiness, dependability, friendliness and knowledge are very much appreciated. You take good care of me.”

Ann St. Onge  
Vernon, CT

### Saved Over \$3,000

“Thanks for saving me over \$3,000 on my General Liability Insurance. You made me very happy!”

Dan McClintock  
McClintock Roofing  
South Windham, CT



### Service is Excellent

“The staff is wonderful and the service and response is excellent.”

Karen A. O'Connor  
Swisher-Commercial Hygiene Services, Inc.  
Mansfield, CT

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