



L. Bissell & Son, Inc.

Independent Insurance Agents Since 1869

Spring 2007



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

Go To www.Lbissell.com Our Website - Just For You!



We've just launched our new website to serve you better. Now you can get easy, fast, convenient answers and service...24 hours a day / 7 days a week, and it's free! Access these services online...all the time:



- Learn about the insurance protection we can offer you
- Request a quote
- Make a claim
- Contact us via email
- Request a certificate of insurance (proof of insurance)

- Order an automobile insurance ID card.
- Refer a friend and receive a free \$10 gas card and a donation of \$10 to charity (in your name)
- Ask for a change on your policy
- Pay Your bill
- Read our monthly newsletter

Get answers to your insurance questions.

Log on today! www.Lbissell.com

Our website is just another way for you to conduct business with us at your convenience. Of course you can always call us, fax to us, or mail to us.

The Bissell Whistle Is Here!

Look below and you will see our new logo...The Bissell Whistle. It's also the name of our newsletter.

What does the new logo represent? The whistle represents our continuing efforts to provide you with fast, friendly service. And the words "for all your needs" means that that we can provide insurance

protection for almost anything. Your home, condo, apartment, vacation home, autos, motorcycle, business (property, liability, auto, work comp), health, life, and disability (individual and group plans). If it's insurable, we can offer you protection. And as an independent agent we have access to hundreds of insurance companies.



"Whistle for Bissell for all your insurance needs!"

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

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...

Give Us Your Email Address

Email us at dbuck@Lbissell.com.

Send us your email address. It will be another way for us to contact you, especially in an emergency.

We'll also send you helpful insurance



tips and information. Ideas to help you save money and better protect you, your family, and your business...

A "Bissell Whistle Tip"

Do You Need Insurance To Rent a Car?

Many of you have asked us if it is necessary to buy rental car insurance when you rent a car.

If you insure your own vehicle and have comprehensive (fire, theft, vandalism, etc.) and collision coverage as well as liability protection, the answer may be "no".

If you're not using the rental vehicle for business, it would be protected under your personal auto policy for the same coverages you have on your own vehicle. If you don't have comprehensive or collision coverage on your own vehicle, then you must purchase it from the rental car company.

If you are using the rental vehicle for business, you do not have protection unless you have hired auto liability and hired auto physical damage coverages under your own business auto policy. You must ask for these coverages to be added to your policy, they are not given automatically. Hired auto liability coverage pays for bodily injury and property damage if you are sued by others. It even pays for the lawyer to defend you. Hired auto physical damage pays for damage to the rental car.

Of course if you are not sure what to do, you can always ask us! We're here to serve you.





Cell Phones And Driving - What's The Big Deal?

As of January 2007, there are 231 million people in the U.S. who own cell phones.

There are two dangers associated with driving and cell phone use. First, drivers must take their eyes off the road while dialing or text messaging. Second, drivers become so focused on their conversations that their ability to concentrate on driving is severely impaired. And if the cell phone is not "hands free" the driver will only have one hand on the wheel.

The latest research shows that while using a cell phone when driving may not be the most dangerous distraction, because so many people do it, it is by far the most common cause of a crash associated with a distraction.

A study released in April 2006 by the National Highway Safety Traffic Administration found that almost 80 percent of auto accidents involved some sort of distraction. Studies have shown (August 2003/ AAA Study) that drivers who use cell phones are four times more likely to get in accidents that injure them.

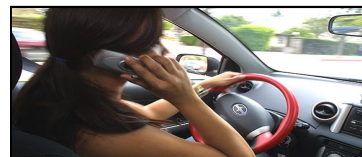
An interesting study conducted by the Insurance Institute for Highway Safety suggests that banning hand-held cell phone use while driving won't necessarily improve safety if the driver switches to a hands-free cell phone. The study found that

crash injury risk didn't vary with the type of phone used because drivers were still distracted by the phone conversation.

In October 2005 a Connecticut law banning the use of hand-held cell phones while driving went into effect. Drivers can be fined \$100 (legislators want to increase the fine to \$250 because the majority of drivers in Connecticut are still using hand-held cell phones). In addition, if you are pulled over for speeding or any other moving violation you can be fined for other driving distractions such as putting on make-up or turning to discipline children in the back seat (providing the police officer sees you doing it). So if you are pulled over don't tell the officer that you were distracted while driving or you may end up with a \$100 ticket!

If you are involved in an accident while using a cell phone, your defense will be weakened because they will try to prove that you were distracted.

At the least, make it legal and use a hands-free phone while driving and be aware that driving distractions can literally kill you! Keep both hands on the wheel and your eyes on the road at all times...



Things You Never Knew Your Cell Phone Could Do...

1. The emergency number world-wide for cell phones is 112. If you find yourself out of your cell phone area network and there is an emergency, dial 112 and the phone will search any existing network so you can make an emergency call. This number can be dialed even if your keypad is locked.

2. Locked your keys in the car? Do you have an electronic key fob that unlocks and locks your car? Do you have an extra key fob at home? If so, call someone at home on their cell phone from your cell phone. Hold your cell phone about 1 foot from your car door and have the person at home press the unlock button on the key fob while holding their cell phone next to it. Your car will unlock. Distance doesn't matter. You could be thousands of miles from home and it will still work.

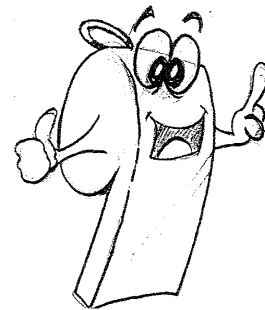


3. You can also use your electronic key fob as a security device at home. Put your key fob on your nightstand next to your bed at night. If you hear someone breaking into your house, you can press the panic button on the key fob and it will set off your car's alarm and hopefully alert the neighbors and scare the intruder away. Just be sure you can deactivate it so your neighbors can go back to sleep!



4. If your cell phone is lost or stolen you can have it disabled with one phone call.

Find your cell phone's serial number by pressing `*#06#`. On Nokia phones press `#92702689#`. On Ericson phones press `*leftleft*left*`. If this doesn't work you can find the number under the battery in your phone. Look for the prefix "IMEI". It's a 15 digit number. This number is unique to your phone. Write it down and keep it somewhere safe. When your phone is lost or stolen, call your cell phone provider and give them your phone's serial number. They will be able to disable it immediately. Even if the thief changes the SIM card (Subscriber Identity Module), your phone will be totally useless. You probably won't get your cell phone back. But at least you know that whoever stole it can't use it or sell it. If everybody did this there would be no point in stealing cell phones.





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'll be helping kids and you'll love the free gas.

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

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

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“Connecticut's #1 Protection Team Since 1869”

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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.

Our Clients Say It Best:

Likes Quick Response

“Your agency is always helpful and very knowledgeable. Anytime I call you are there to help.”

James Thurz
Broad Brook CT

Appreciates Hard Work

“I’ve been insured with you for over ten years. I appreciate all the hard work and time you spend on getting me the best deal on my insurance. When I call for a certificate of insurance, you get it out right away. Thanks.”

Roy Haglund
Hazardville Roofing
Enfield, CT

One Call Does It All

“I have never had to call Bissell more than once. Calls are always returned – always helpful.”

Sam Hughes
East Hartford, CT

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