



Jerry Farcone's

March-April 2009

“INSURANCE UPDATE”

*News and Tips to Make Your Life Easier, Safer and Happier!
For Friends and Clients of Farcone Insurance Agency*

888-327-2663

22521 Avenida Empresa, Ste. 109 RSM, CA 92688

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- ☑ Dental
- ☑ Vision
- ☑ Home Warranties

Spring has arrived! Most of us won't miss the morning chill and long dark days of winter, but we will all enjoy the extra sunshine and warmth that spring always brings us. With Spring season in mind that can only mean that Baseball season is right around the corner.

We just recently had my two boys (Joey, 13, who is a Dodger fan and Nick, 9, who is a Red Sox fan) Little League opening day event held in Rancho Santa Margarita and what a great day it was!

Its always a great day when you can spend some time outdoors with friends and families enjoying a day on the fields. We had many friends and clients show up and attend and we appreciate all the support. We had some great raffle prizes too. I really want to say Thank You!!!... Thanks to all of you for being a part of my agency and we are looking forward to our next event.



Liz Ayala and daughter, Juliet

Jerry



Fred Ducoeur - Angels Cooler



Debbie Holland - Angels Tickets



Peter Dzierzanowski - 2 Angel Tickets



Brian & Ian Murai - Little League Bag



Tyler Barker - Little League Bag

Other Winners.....
Amy Barker
Christina Murai
Patty Gomez
Stephani Elliott
Flavia Parrino
Idiko Lambert



Celebrity Secrets Revealed: Insuring Your Most Valuable Assets!



Heidi Klum Has Her Legs Insured for \$2.2 Million!



Apparently David Beckham's legs and feet are worth \$70 Million?!

Unlike any normal human being, (celebs are anything but normal) celebrities and athletes buy insurance policies...but not just on homes and autos, but on their body parts!

In 2004 Heidi Klum was filming a commercial for Braun shavers, they took out a 2.2 million dollar policy on her legs. Just in case something were to happen to them in an accident, they wanted to make sure their 'asset' was protected.

While that might seem a little strange, here's one that makes a little more sense.

International Soccer Super-Star David Beckham has a policy that insures his legs and feet to the tune of a whopping \$70 MILLION dollars!

I'm sure that insurance company is hoping he doesn't get a stubbed toe!

Then there is Keith Richards, lead guitarist for the Rolling Stones, who has the middle finger of his left hand insured for \$1.6 million. I imagine he's prohibited from using any kind of power saws!

The point is that people insure their financial futures. Beckham can't play soccer if his legs don't work, and Richards can't jam on the guitar if he doesn't have a middle finger.

Celebs, athletes and you and me all use insurance to protect ourselves and our assets from financial pitfalls.

Recently a colleague of mine had a teenager who got into a car accident. Unfortunately, his insurance limit on the auto policy was only \$300,000. The medical bills alone came to over half a million dollars, and that's when it got ugly.

The insurance company only paid out 300,000 and the remaining \$200,000 in bills was fought out in an ugly legal battle. **No one wins in this situation.** My colleague lost hundreds of hours in court, lost countless nights of sleep, had his home, retirement and other assets at risk, plus had to live with the guilt of not having the coverage necessary to pay for the damage that his son had done.

By simply adding a personal umbrella to the policy, he would have avoided all these problems...and like our friendly celebrities, **he'd be protecting his most valuable assets**, his home, retirement, and income.

Not everyone needs an umbrella policy, it often depends on your current coverage and exposures, but it never hurts to take a look and see what additional coverage and peace of mind it might bring. Plus...

Umbrella policies are a lot less than most people think. **I've written many for as low as \$284 per year, for 1 million dollars in additional coverage!** If you don't have one, or aren't sure if you need one or not, give me a call or shoot me an email and we can decide together if you really need one or not.

To protecting your most valuable assets,
Jerry Farcone President, Farcone Insurance Agency, Inc.
Ph: 888-Farcone Email: jerry@farconeinsurance.com



Keith Richards from the Rolling Stones has a \$1.6 Million dollar policy on his middle finger!

Win a New 52" Flat Screen HD TV!



Thank you Farcone Insurance for insuring me and my clients I refer to you. Over the year we've worked together I know I can trust your agency to be knowledgeable, professional and give my clients a homeowners quote or policy so they can close escrow and get into their homes. I appreciate how your agency makes me feel like you really care and I know my customers feel like they are in good hands. - Brent DeWitt, Realtor Century 21 Superstars, RSM

Jerry Farcone presents Brent Dewitt with a \$50 American Express gift card

Farcone Insurance 2009

“Just Keep Talking” Referral Contest

We've built our agency by taking special care of you— and our clients. And it shows in the large number of people who call us because you recommend us. Naturally we want to grow – but only with the right kind of clients. Friends and Clients like you. Our best new clients call us because you recommend us, so ... we LOVE it when you “Just Keep Talking” about the special treatment & low prices you receive from us! Now, we want to add a little FUN to the process!

We're going to make **YOU A WINNER** when you tell a friend, relative or colleague to contact us at: **(888) 327-2663**, **www.farconeinsurance.com** or drop an email at **sales@farconeinsurance.com**. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give it to **you** because... **YOU** are the best advertising we can get!

3 Chances for YOU to WIN!

Tell a Client, friend, a colleague, a relative, an acquaintance... whoever... about us.
When they contact us and tell us you sent them (don't worry, we ask why they called) WE WILL:

- #1: Send you a \$10 Gas card.
- #2: Send you a \$10 Gas card and enter you for a chance to win a \$50 American Express gift card (awarded each month)
- #3: Send you a \$10 Gas card and enter you for a chance to win a \$50 American Express gift card (awarded each month)
AND enter you for a chance to win

The Grand Prize- a 52" Flat Screen HD TV!

The Grand Prize winner will be drawn on Wednesday **January 6th, 2010** from all the names received from January 1, 2009 through December 31, 2009.

Program Rules and Disclaimers:

There is no limit on the number of chances for you. Odds of winning are entirely dependent on the quantity of chances created during the contest periods. This contest and the rewards provided are open to any human being on the planet who refers a friend, family or colleague to inquire about our agency. You do NOT have to be a client to be entered for a chance to win any of the random drawn prizes. You do NOT have to be present at the drawings to win prizes. This offer is NOT in connection with, or inducement to buy any insurance product from The Farcone Insurance Agency, or any of its affiliates. We reward the referrer for the lead only. The persons referred DO NOT have to become our client for the referring party to receive any of the rewards and/or chances in this program. Winners must allow us to promote that they are a winner! We are not responsible if the law says you can't win due to age or anything else.

Thank You! Thank You! Thank You!

Thanks to all 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 your help!

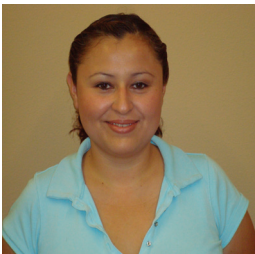
Carina Michael	Ahmad Arshi
Don Torjiman	Abraham Cohen
Pash & Nahid Subat	Lazaro Aldaco
Luis Dieguez	Joe Dickerson
Miriam Rodriguez	Cecilia Alonzo
Allen Liou	Mandy Evans
Masslama Younix	Irv Schwartz

Quick Tips from Your Protection Team



You need commercial auto coverage if you or your employees will use titled vehicles in their work. Many small-business owners believe that if their car is in their personal name then commercial coverage is not necessary and their personal auto policy will cover the auto. This is not true. Most personal auto policies exclude from coverage the use of a vehicle for commercial purposes. The last thing you will want to do is argue with your insurer over whether your automobile was used more for personal use or business use. If you use any titled vehicles in your business, then purchase this coverage.

Tami Cahill



Did you know that we can help you with the hassle and expense of home system and appliances breakdowns? Farmers is now offering Home Service Protection Plans from American Home Shield (AHS). These plans are very convenient for people that are busy with everyday lives or are on a budget. These plans are great on saving you the hassle of dealing with paying too much for unexpected costly repairs on wear and tear breakdowns on your major systems and appliances, regardless of their age, make or model. If they are not able to fix your appliance they will go ahead and replace it with a new one at no extra charge to you. Please give me a call for more information on our home warranty plans.

Liz Ayala

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Jerry and Tami were awesome to work with on my claim. My second phone call after the accident was Jerry and he was extremely concerned and helpful. Tami's follow-up throughout in the entire process was invaluable. Next time I get into an accident, I will be sure to contact my Farcone Insurance friends first.

-Doug Hargrave RSM, CA

"Working with Tami was wonderful! She found ways to lower our rates while keeping the quality of our coverage. Tami always approached our phone calls with a friendly and welcoming attitude. She is the best insurance agent! Thank you, Farcone!

-LeeAn Gomez, Stacc, LLC



We are what we repeatedly do. Excellence, then, is not an act, but a habit.

Aristotle

A Not-So-Trivial Pursuit

This month The Farcone Insurance Agency is sponsoring a trivia contest and offering you a chance to win a **\$10 gas card!** Just one correct answer and you could be this month's winner. The first correct answer to reach our office is the winner. Write down your name and answer and fax (866-913-2663) or email sales@farconeinsurance.com) this page. Good luck!

What color was the original Easy-Bake Oven?

Your Name _____ Your Answer _____

Last Month's Winner:

Congratulations to **Cherri Osborne** for correctly answering last month's trivia question! For the correct answer, **Cheri** has won a \$10 gas card.

Last month's question was:

Play Doh was originally invented for what purpose

Answer: Although it achieved fame as a popular children's toy, Noah and Joseph McVicker originally invented Play-Doh in 1965 for use as a wallpaper cleaner. Although Play-Doh's exact makeup is a closely guarded secret, it is known to contain, among other things, wheat flour, water, salt, and some sort of petroleum distillate.