

March 2011

**April showers bring. . .**

**Look who's on  
Facebook!**

**The Weather is just  
right for taking out the  
4 Wheeler!**

. . .Not only “May” flowers but Wind, Hail, Tornado and other Storms. Being prepared for these occurrences is important. Check your batteries, flashlights and portable radios to make sure you have access if the power goes out. Keep some of these in the “secure location” you’ve designated in your house. Make sure everyone knows where and when to go to this spot, if a major event takes place.

We’d also recommend that you save our website, [www.hsgr.com](http://www.hsgr.com) in your mobile device as a favorite or link with our Facebook page. This will give you access to all of our Companies emergency claim numbers if we have a “really big one!”

As recent world events have shown, Social Media is becoming a bigger part of the way we communicate. Many people have found it is an excellent way to find old friends and also to share information, experiences and referrals. To give our clients another way to contact us and keep informed on insurance topics, we have developed our own Facebook Page and LinkedIn Page. Click on the links below to see our Page, hopefully you’ll “Like” us, and you’ll get our information automatically.



4 Wheelers, scooters, dirt bikes, jet skis, boats, all the fun “toys” come out when the weather gets nice! Rarely do we think about whether or not our insurance covers them and our personal liability. As with most things in this world, it depends!

It depends on if it is owned, where it is being used, the size of the engine and sometimes who is using it. So, if you own one, borrow one or rent one—don’t assume it is automatically covered. Call us to review your best options today!