



Happy Holidays from all of us at HSGW Insurance

The holiday season is one of our personal favorite times of the year. Brisk weather that makes cozying up to a fireplace a daily past-time, and the plethora of non-stop baked goods really help get us into the holiday spirit. But most of all, we love the holiday season because it tends to bring people closer together.

Here at HSGW Insurance Services, we will be busy spreading the holiday cheer around town at several local community events and we hope you can join us!

We will be attending the following events:

Ambassadors of Harmony at the Touhil Performing Arts (December 13th thru the 15th)

Holiday Traditions on Main Street, St. Charles

Wild Lights at the Zoo

Garden Glow at Missouri Botanical Gardens

Ice Skating at Steinberg Rink



Happy Holidays!

Winter Holiday Fire Safety

For most of us, the holidays are a time for family, friends, decorations and festivities. But, did you know that one-third of home decoration fires are started by candles?

Unfortunately, holiday decorations, including candles, Christmas trees, etc., put many households at greater risk of a house fire during this time. Here are four quick tips to remember while decorating this holiday season:

1.) Be careful with decorations. 2.) Choose decorations that are flame resistant. 3) Before heading to bed, blow out any lit candles and turn-off lights. 4.) Have a real Christmas tree? Make sure to water it every day.

Learn more holiday safety tips at the [National Fire Protection Association](#) website.

Join Our Referral Program

We take pride in providing top tier service and competitive rates to our customers and we want to spread the wealth to your family and friends. Join our referral program today and we will send you a gift card to a local store or restaurant.

How can you participate?

It is easy, tell your family and friends to call our office for a quote and mention your name when asked who referred them, from there we will do the rest.
