

WOMEN'S INSURANCE NETWORK OF LONG ISLAND

THE PRODUCER

April 2011 Issue

CALENDAR OF EVENTS

**QCIP AND WINLI
CONVENTION
APRIL 28—30
SARATOGO SPRINGS**

**MAY MEETING
TUESDAY, MAY 24TH
EMPIRE SEZCHUAN
SYOSSET
WOMEN'S HEALTH**

**WINLI
INSTALLATION
WEDNESDAY,
JUNE 29TH
VERDI'S
WESTBURY**

A MESSAGE FROM YOUR PRESIDENT JANE LESLIE BESSER

Hi all. I am sure that many of you are familiar with the song performed by The Four Seasons "Oh What a Night". Well Last Wednesday night is the sequel to that song. The snow/rain did not dampen our spirits. The casino tables were jumping, the music was grand and the donations that our Maria Thomas turned into beautiful baskets were beyond description. My thanks to all who joined and participated in preparing for this wonderful event.

While we are on the topic of fundraising, you are all cordially invited to join us at Lord & Taylor for shopping with the proceeds going to Cerebral Palsy. Thanks to Marianne Quinn from RMI for the invite.

Our March 1st joint meeting with Queens County hosted Jeanne Prill from Prill Training. It was very informative. Jeanne spoke about Identity Theft and Understanding the Risk. The minutes are attached because there was so much information shared. By the way, Pat Palk did a great job of taking minutes.

Convention is right around the corner and we awarded \$100.00 scholarships to all of the members who applied. This is really a great time to meet other associations and their members. There is Continuing Education, and as we are co-hosting with Queens County Insurance Professionals, I am sure that there will be some wonderful activities. We have attached the Registration Forms and you can still register. Saratoga in the spring is fabulous.

Thanks to both Nina Kerner and Joyce Piscelli for the Safety Article on "Technology Awareness".

Did you know that there are 720 hours in a month (24 hrs. X 30 days). If you spend just 3 hours at a WINLI meeting, that is .4 % of your time. Not 4% but .4%. You have the other 99.6%, still plenty of time left for family, faith and career. In exchange for only .4% of your time you will meet interesting people, set an example for your friends and family with your community service efforts, and learn new things. Well worth the time...

HOME SAFETY

By Nina Kerner and Joyce Piselli

GPS

Visitor to a football game had their vehicle broken into while they were at a football game. A car was parked on the green which was adjacent to the football stadium and specifically allotted to football fans. Things stolen from the car included a garage door remote control, some money and a GPS which had been prominently mounted on the dashboard.

When the victims got home, they found that their house had been ransacked and just about everything worth anything had been stolen.

The thieves had used the GPS to guide them to the house. They then used the garage remote control to open the garage door and gain entry to the house. The thieves knew the owners were at the football game, they knew what time the game was scheduled to finish and so they knew how much time they had to clean out the house. It would appear that they had brought a truck to empty the house of its contents.

Something to consider if you have a GPS - don't put your home address in it. Put a nearby address (like a store or gas station) so you can still find your way home if you need to, but no one else would know where you live if your GPS were stolen.

MOBILE PHONES

This person has now changed his habit of how he lists his names on his mobile phone after his bag was stolen. His bag, which contained cell phone, credit card, wallet... Etc....was stolen.

20 minutes later when he called his wife, from a pay phone telling her what had happened, the wife says 'I received your text asking about our Pin number and I've replied a little while ago.'

When they rushed down to the bank, the bank staff told them all the money was already withdrawn. The thief had actually used the stolen cell phone to text "the wife" in the contact list and got hold of the pin number. Within 20 minutes he had withdrawn all the money from their bank account.

Do not disclose the relationship between you and the people in your contact list.

Avoid using names like Home, Honey, Hubby, Sweetheart, Dad, Mom, etc....

And very importantly, when sensitive info is being asked through texts, CONFIRM by calling back.

Also, when you're being texted by friends or family to meet them somewhere, be sure to call back to confirm that the message came from them. If you don't reach them, be very careful about going places to meet 'family and friends' who text you.

Meeting Name: February Monthly Meeting - Joint with QCIP	
Date: Tues., 3/1/11	Next Meeting Date: Charity Event 3/23/11
Time Started: 6:22	Next Meeting Time: 6:00 P.M.
Time Ended: 8:30	Prepared By: Pat Palk, CPCU, Recording Secretary
Meeting Location: Holiday Inn Gardens, Carle Place, NY	

Attendees:

Name	Company	Member/Guest	Email Address
Jane L. Besser	Harry Gottlieb Agency	President	Mercedesbenz1128@yahoo.com
Maria Thomas	Friedlander Group	Vice President	mariat@friedlandergroup.com
Idrise Grill	Borg & Borg	Treasurer	idrisc@optonline.net
Patricia Palk	Alliance Brokerage Corp	Recording Secretary	ppalk@abc990.com
Denese Thompson	Atlynx Surety Brokers	Corresponding Sec.	Denese2001@yahoo.com
Jeanne Prill	Prill Training		
Mary Paul			
Joyce Piscelli		Member	Joyceepiselli@aol.com
Michelle Burger			
Rita Wicke		Guest	
Carla Connolly	B&G Group	Member	cconnoll@optonline.net
Janice Goody	Borg & Borg, Inc.	Member	Gkmj45@optonline.net
Laurie Bohem	QCIP		
Tara Singer	QCIP		
Karen Moss	QCIP		
Florence Richmond	QCIP		
Judith Whyte	ARC		jwhyte@arcxs.com
Amy Press	QCIP		
Jim Paul	QCIP		

Item:	Description
Pledge of Allegiance and	Led by Jeanne Prill and Mary Paul
Charity Auction	President Jane Besser spoke about our upcoming charity event and how it is getting bigger and better.....casino now included, community people involved and invited....we are hoping to get 200 attendees. Weekly meetings are starting and will be held at B & G – next one if 3/9 at 5:30. Everyone was urged to solicit donations, journal ads and attendance!

Convention	Will be held in Saratoga and we are co- hosting with Queens County. It is a great opportunity to meet others from NYS Associations. The theme is “Music of the Island” and there will be a wine tasting on Thursday night and the opportunity to earn 8 CE credits on Friday. Five convention scholarships were awarded to Gloria Consenza, Madonna Questrel, Carla Connelly, Joyce Piscelli and Pat Palk. Awardees should register and will be reimbursed later by WINLI.
Suicide Prevention Walk	Overnight Walk in NYC the weekend of June 4 th – June 5 th . See Jane Besser if interested in walking.
QCIP	Laurie Boehme detailed calendar of upcoming events , confirmed that QCIP will be attending our
Guest Speaker	<p>Jeanne Prill – From Prill Training spoke about Identity Theft and Understanding the Risk; the course qualified for one CE credit...course # NYCR226717</p> <p>Five types of Identity Theft: 1 –Loss of credit card info 2 – Loss of drivers license 3 – Loss of Social Security # 4 - Loss of Health Insurance info 5 – Criminal ID theft – when someone else uses your identity when getting arrested!</p> <p>There are 9 Million cases of Identity Theft in U.S, annually!</p> <p>Jeanne reviewed many Federal Regulations which protect consumers including the Fair Credit Reporting Act (permission must be obtained to run credit reports and you must have legitimate reason to do so), Opt Out Legislation (you can request that your info not be available to those seeking it), Fair and Accurate Credit Transaction Act (full credit card # can no longer be printed on receipts).</p> <p>She also provided us with info pertaining to the NYS Security Credit Freeze.....you can write to the 3 credit bureaus and tell them to “lock down” your info so that no-one can get it. Your info will then be frozen until you notify them in writing that you want your information released. \$5 Fee will apply. You can google NYS Credit Freeze for more information or to get forms (samples attached).</p> <p>Although there is an ISO endorsement that will offset expenses incurred as a result of identity theft (notarizing affidavits, sending certified mail, lost income up to \$200 per day/\$5,000 max, loan re-application fees, attorney fees, long distance phone calls), your best defense is to protect yourself so that your information does not get stolen!</p> <p>Suggestions:</p> <p>1 – Keep info in wallet to a minimum 2 – Guard your information when making purchases</p> <p>Jeanne ended her discussion with a quiz that made us aware of the many things we do that leave us open to identity theft.</p>



2011 GOLF INVITATIONAL & INSTALLATION DINNER

Monday May 2nd, 2011



Engineers Club
Glenwood Road
Roslyn Harbor NY 11576
516.621.5350

Engineers Country Club is one of the nicest facilities on Long Island, & has a classic golf course, which has hosted many championship events over its long history. It has been listed by GolfWeek Magazine as one of the top 100 Classic Courses in the world. Don't miss this opportunity to experience this fabulous course!

DRESS CODE: Proper Golf Attire is Required, Soft Spikes Only!

Business Casual Attire for Dinner.



Registration & Breakfast: 9:00am

Putting Contest: 10:00am

Shotgun Start: 11:00am

Cocktails & Dinner: 4:00pm

Installation & Awards: 6:00pm

Rain or Shine!

JOIN US FOR GOLF & DINNER!
All Day Golf Package \$295.00

NOT A GOLFER,
JOIN US FOR OUR INSTALLATION & AWARDS DINNER!
Cocktails & Dinner Only \$125.00

Honoring Our
INSURANCE PERSONS OF THE YEAR:

BRUCE CHESTER
President
Chester Agency, Inc.

JOHN FARESE
Sr. Sales Rep.
Hartford Insurance Co.

And Presenting the

DOWNSTATE DISTINGUISHED SERVICE AWARD TO:
JOSEPH J. TUNKEL, CIC & JOSEPH COSTA

INCOMING OFFICERS:

President: Brian Bergman

Vice President: Joe Bosnack, Jr.

Treasurer: Denese Thompson, AFSB, AINS, FIPC

Secretary: James Paull, FIPC

SPONSORED BY:

MORSTAN GENERAL AGENCY & THE DEMETRIOU GENERAL AGENCY

Enclosed is a check for \$ _____ for _____

Name & Company: _____

Address: _____

Phone No. _____ Email: _____

Please remit form & check payable to "DOWNSTATE INS" to:

Denese Thompson * Athynx Surety, 777 Zeckendorf Blvd * Garden City, NY 11530-2127
Phone: 516-745-7504 * Fax: 516-794-0380 * Email: denese@csuretybond.com

New York Insurance

Continuing Education

Presented By: Robkat, Inc.

Sponsored by:

SERVPRO® of North Huntington

Date: April 14, 2011

Time: 9:00 AM – 12:00 PM

Location: Hilton – Long Island

598 Broad Hollow Rd. Melville, NY 11747

Course Topic: *“Understanding Mold for Property Insurers”*

New York Approval: NYCIR-216961 Credit Hours: 3

Approved for the following licenses: PC, BR, C3

Robkat course fee: \$50.00 (*Fee waived by SERVPRO®*)

Complimentary Continental Breakfast Provided 8:30AM – 9:00 AM

Mold is still a “hot topic” that directly affects the insurance community and involves third-party liability issues for property, owners, builders, & sellers; related service industries, and institutions. Topics to be discussed at the seminar include:

- *Mold awareness history and media coverage.*
- *Current state-specific mold legislation, current laws, and initiatives.*
- *How mold litigation has had an effect on insurance carriers, policy exclusions, claims handling, and remediation protocols.*
- *Causes, & conditions necessary for, mold growth.*
- *The effects of mold on structure and contents.*
- *Mold ‘testing’ procedures and analysis.*
- *Mold and health: media hype or reality?*
- *Mold containment and remediation: government and industry expert guidelines. Is bleach the answer?*
- *New mold prevention and remediation techniques.*

See reverse side of flyer for reservation information



SHOP SMART

A FUNDRAISING SHOPPING EVENT



Tri - town Auxiliary United Cerebral Palsy Nassau County
is proud to announce an **EXCLUSIVE INVITATION**
PRIVATE PRE Shopping event at Garden City's Lord & Taylor
Sunday, April 10th @ 6:00 - 10:00 PM

Reception: Sign In at **Sarabeth's Cafe** (2nd floor behind boys wear)
Enjoy refreshments, desserts, event program and more
STORE will be OPEN after closing **ONLY FOR UCP FRIENDS & FAMILY**

Purchase your tickets today or upon arrival for \$5.00 each
(you may purchase multiple tickets)

Bonus Coupon = 20% off ONE ITEM
Savings Pass = 15% off on other purchases

* Use coupons on Regular & Sale items with few exclusions

** ALL PROCEEDS FROM THE TICKET SALES WILL GO TO TRI-TOWN
UNITED CEREBRAL PALSY - Make your checks payable to "Tri-town UCP"

Allison Becker (L&T Personal Shopper) will be available to assist you

Tickets may also be used on **Tuesday, April 12th** at the ALL DAY
Fundraising Shopping Event which is open to EVERYONE and includes
Special Events and Appearances at the store

Hoping to *Meet & Greet* you - MARLAINA IBRAHIM, Event Chairperson.
Please call for tickets or any other information - (516) 528 - 9943

The Saratoga Hilton

Federation of NY Insurance Professionals April 27, 2011 - May 1, 2011

Room Block Cutoff Date:

Monday, March 28, 2011
Please reserve your room before this date to avoid being penalized.

The Saratoga Hilton is the Headquarters Hotel. When the room block is full, reservation forms will be automatically forwarded to The Courtyard Hotel.

Reservation Guarantee:

All reservations must be guaranteed using a credit card or advance deposit.

Package Orders:

Purchase Orders or Vouchers are not accepted for guarantee but may be used to payment if submitted to the hotel at least 48 hours prior to arrival. These cannot be accepted at check-in.

Guests will be penalized for early departure. All reservations must be guaranteed for the entire stay. Unless the reservation is changed prior to check-in, guests having a timely departure will be charged the full room rate for each night scheduled stay.

Please indicate the appropriate credit card information below. Visa, MasterCard, American Express & Discover are all acceptable. Or send a check or money order for the amount of one night's stay.

Cancellation Policy:

Cancellation less than forty-eight (48) hours prior to the scheduled arrival date will result in forfeiture of your deposit unless you have used a charge card for one night's stay or, as agreed to the event date.

Tax Exempt Procedures:

If your Exempt Organization is paying for your stay, the following procedure applies: Tax-exempt by the Organization: Check # completed ST-112.1 and the Organization's Check must be sent with the form. All other method of payment and with a completed ST-112.1 must be accompanied by the Hilton Attestation Form, which declares that the organization is the firm and does not pay hotel charges, as shown the Hilton Attestation Form prior to arrival, check one of the following methods: e-Fax or E-mail. If you are paying with a credit card or cash, and you are a government employee of the United States, New York State, or a Political Subdivision of New York State:

G.H. completed ST-112 Exemption Certificate must be received with this form, and must be signed by the individual staying in the room.

Complete this form and return by fax or mail to the address listed at the bottom of this page. Reservations can also be made by calling 888-866-3596 or online at www.thesaratohilton.com and requesting the following Group Code: **AHBR**

ROOM RATES:

<u>Room</u>	<u>Room Type</u>	<u>Single/Double</u>
_____	Hotel Room	\$142.00

The charge for each additional person is \$15.00 per person per night. Children under eighteen (18) years of age may stay free in their parent's room using existing bedding. Additional bedding is \$12.00 per night per bed. (Limitations apply)

Room rates are subject to combined taxes of 13% unless tax-exempt status has been approved - see tax-exempt information. Such tax is subject to change without notice.

Self Parking is available for hotel guests at \$20.00 per vehicle per night.

Reservation Information:

Arrival: _____ Departure: _____ # Nights: _____ # People: _____

Name: _____

Company: _____

Address: _____

City/State/Zip: _____

Phone: _____ Fax: _____

E-mail: _____ Hilton HHonor# _____

List Roommates

(please only submit one form per room)

Guarantee: Credit Card Deposit Check Attached

Card #: _____ Exp. Date: _____

Name on Card: _____

Signature: _____

Other Requests:

The following are requests only and are on a first come first served basis:

King 2 Double Beds Handicap Accessible

Return this form to:

The Saratoga Hilton Reservations Department, 534 Broadway, Saratoga Springs, NY 12866
Reservations Fax Number: 518-584-7430 • Questions or General Information: 518-693-1017 or 518-693-1018.



Women's Insurance Network of Long Island

Defensive Driving Class

(Driver Safety...Drivers License Point Reduction...Insurance Premium Reduction Program)

SCHEDULE OF CLASSES

Saturday, March 12, 2011

Saturday, May 14, 2011

Saturday, July 9, 2011

Time: 9 AM to 3 PM

Tuition: \$35 Per Person

Instructor: Janice Goody

To be held at

North Bellmore Public Library

1551 Newbridge Road, North Bellmore, NY 11710
516 785-6260

The Defensive Driving Course (DDC) is a sure way to keep your driving skills sharp, reduce points on your license and save money on your car insurance! It is a six-hour classroom course approved by the Department of Motor Vehicles, and is sponsored by the New York Safety Program. When you complete the Defensive Driving Course, you are guaranteed to save 10% on your automobile liability and collision insurance premiums. The discounts are guaranteed for the next three (3) years, for any personal automobile, recreational vehicle, personal truck or motorcycle where you are listed as the principal operator. We look forward to having you join us for an interesting and money saving day of education!

Be sure to share this information with your family, friends and business associates – I am sure they would like to save money on their automobile insurance premiums!

If you wish to present a Defensive Driving Course for your employees, members of your club, association or other group, please contact me to arrange a date and location.

Please reserve _____ seats for the Defensive Driving Course on _____ 2010

Name: _____ Phone #: _____

Address: _____

Driver License #: _____ Date of Birth: _____

Cheques payable to HWI Insurance should be sent to HWI Insurance, Inc., Danbury, NY 11922

Please call 516-672-7695 for call, toll and information questions