



Thank You For Your Referrals!



Hello and thank you for reading this month's issue of Safety, Security and You. I hope you and your family had a safe, fun-filled summer. As a small local business it's challenging to compete with the insurance companies with Billion dollar marketing budgets. Yes, I said "Billion" with a capital "B". Geico spent just under a billion dollars last year on advertising and Allstate isn't far behind at \$655 million.

Collectively, the top 4 companies (you see on TV the most) spent \$2.8 billion on advertising.

That is why your referrals are so important to our business. We greatly appreciate it when our clients are kind enough to refer their friends and family to our agency for their insurance needs. It helps us grow and support our local economy and charities.

So, if you like having a local agent that provides you with personalized service, refer your friends and family to us. We'll give them the same great service and look out for their needs as we do yours!

Tom

Again, thank you for your business, your referrals and always remember that we are here to serve you and your insurance needs!

PS If you have any insurance needs, please email us at service@paramountinsurance.net or call us at 336-869-3335.

Please Like Us on Facebook ...

www.Facebook.com/ParamountInsurance



Did you know that Paramount Insurance is your local Dave Ramsey Endorsed Insurance Provider?

Dave Ramsey doesn't align his name with just any insurance agency. We went through a grueling screening process to prove that we meet his high standards.

When it comes to insurance, Dave recommends the following:

- Carry high liability limits for home and auto
- Get a Personal Liability Umbrella
- Increase deductibles to reduce cost of insurance
- Buy Term Life Insurance versus Permanent.

If you have any questions about what Dave recommends, give us a call!

Local Agents Looking Out For You! Meet the Paramount Insurance Protection Team...



Tom Wiecek, President
Licensed Personal and Commercial Agent



Sharon Shives, CISR, CMSR
Customer Service, Licensed Agent



Karen Boling CMSR
Customer Service, Licensed Agent



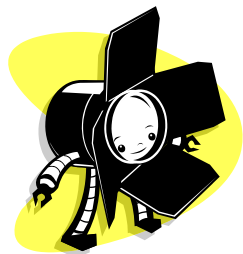
Ken Hoffman
Licensed Personal and Commercial Agent



Mitch Long
Life Specialist

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PHONE: 336-869-3335 ~ FAX: 336-869-3332 ~ EMAIL: INFO@PARAMOUNTINSURANCE.NET



October Safety Spotlight– Tips for Keeping Everyone Safe on Halloween

Halloween can be a fun time for a trick-or-treater until a pumpkin with a fire-

lit candle in it sets your porch on fire. Luckily, the standard homeowner's policy is setup for this Halloween home mishap.



Here are some other common incidents that occur on Halloween and how they are

covered.

- **Trick-or-treaters vandalize your home.** A homeowner's policies covers vandalism to your property, such as damage to the home.
- **Outside Halloween décor and candles cause fires.** Fires started from a Halloween candle and/or holiday lights are covered. In the event your home is unlivable, your policy will pay for living expenses while repairs are completed.
- **A trickster gets injured on your premise.** Injuries to tricksters or other party guests are covered by the liability portion of your policy. The hurt person will just need to file a claim with your carrier.
- **You had an auto accident while trying to avoid hitting a tricksters.** If you have it, the collision portion of your car insurance will cover the damage to your auto. If anyone is injured by you personally, the liability portion of your car coverage will take care of the

costs associated with their medical treatment.

If any item from this list of Halloween home horrors occurs this Halloween, and you've exhausted the liability limits from your primary coverage, your umbrella insurance would be triggered and cover the remaining costs — if you have it.


If you have any questions please call us to learn more about Umbrella Insurance.

In an effort to make your Halloween a safe one for all, we have put together a list of tips:

1. Pick up loose debris from your yard, front sidewalk, driveway, or porch because a trickster could trip.
2. Rake or blow leaves off your porch, walkways and steps to avoid slip and fall injuries.
3. Always have your property with enough lights so tricksters can see where they're going.
4. Never use real fire-lit candles to light your favorite pumpkin. Only use battery powered lights.
5. Candles, lighters and matches should never be put in places children can reach them.
6. Leave "Fido" at home. Your family dog getting spooked and biting the neighbor's kid can get expensive.
7. Check for safety labels, on your decorative lights such as UL (Underwriters Laboratories).

From all of us here at Paramount Insurance, we wish you and your family a safe and happy Halloween!

Visit Tom's Blog at www.ParamountInsurance.net for more tips.

	<input checked="" type="checkbox"/> Home Insurance	<input checked="" type="checkbox"/> Auto	<input checked="" type="checkbox"/> Restaurant Buildings
	<input checked="" type="checkbox"/> Tenant	<input checked="" type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Retailers & Strip Plazas
	<input checked="" type="checkbox"/> Condo	<input checked="" type="checkbox"/> ATV	<input checked="" type="checkbox"/> Professional Offices
	<input checked="" type="checkbox"/> Seasonal Property	<input checked="" type="checkbox"/> Antique Vehicles	<input checked="" type="checkbox"/> Fitness Centers & Clinics
	<input checked="" type="checkbox"/> Motorhomes, RV's	<input checked="" type="checkbox"/> Apartment Buildings	<input checked="" type="checkbox"/> Life Insurance
	<input checked="" type="checkbox"/> Watercraft, Boats, etc....	<input checked="" type="checkbox"/> Condominium Buildings	<input checked="" type="checkbox"/> Critical Illness
	<input checked="" type="checkbox"/> Special Event Liability	<input checked="" type="checkbox"/> Townhouses	<input checked="" type="checkbox"/> Builders Risk

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Trick-or-Treat



E	W	J	H	O	F	Y	D	I	N	W	N	N	T	F	R	U
S	G	R	A	M	L	G	T	Z	S	I	R	X	K	A	E	E
U	Y	L	L	M	W	K	J	U	K	E	G	K	K	K	B	B
O	W	K	L	C	H	J	P	P	T	W	A	H	R	X	O	K
H	I	N	O	O	M	E	M	N	D	O	D	I	T	T	T	C
D	T	V	W	O	R	U	A	S	E	M	U	T	S	O	C	A
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T	H	A	E	X	O	S	S	P	P	M	O	K	H	M	I	B
N	S	R	N	K	T	R	I	C	K	O	R	T	R	E	A	T
U	O	S	C	D	A	P	U	Y	B	Y	G	T	T	L	M	W
A	F	A	E	K	Y	P	N	P	E	H	O	A	R	A	B	P
H	J	J	B	C	T	C	P	A	A	Y	B	C	S	U	I	T
B	F	R	R	P	N	L	O	L	U	B	L	K	J	R	S	S
R	E	D	I	P	S	I	K	R	E	E	I	S	A	O	W	P
M	U	M	M	Y	S	O	R	Y	N	S	N	T	H	W	V	T
F	U	A	O	P	G	V	R	P	B	C	E	G	G	A	H	N
S	L	X	K	G	X	Q	C	U	P	U	F	Y	W	B	E	S

APPLES

BAT

BLACK CAT

BOO

CANDY CORN

COSTUMES

GHOST

GOBLIN

HALLOWEEN

HAUNTED HOUSE

JACKOLANTERN

MASK

MOON

MUMMY

NIGHT

OCTOBER

PIRATE

PRINCESS

PUMPKIN

SPIDER

SPOOKY

SUPERHERO

TRICK OR TREAT

VAMPIRE

WITCH

**The First Three People To Complete and Mail or Fax In
This Puzzle Will Win a Prize From Paramount Insurance!**
(Please Note: You may only submit a correct puzzle and win every 6 months. Thanks!)



Congratulations to our last puzzle winners!

Mary Ann Palmer, Sheri Bennett, and Pam Wright

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FREE Report Reveals The SCARY Truth About Your Insurance Protection



Finally, an easy to understand report explaining how you are covered and the common pitfalls contained in *standard* insurance policies.

Insider's Secrets to Better Protection at the Lowest Cost

Standard insurance policies are not designed to fit the needs of every insured but instead fit the needs of most. With that in mind, policies can be customized by adding endorsements or increasing limits to cover unique and individual needs though.

Plus, it's important to understand that insurance policies are made up coverages, endorsements, limits and **exclusions** that give you protection and take it away.

The best way to fully understand how you are protected is to read your policies but I know how exciting that is and most people simply won't do that. That is why I've written a simple report that covers the most common pitfalls and how you should have these addressed. Plus, I'll show you ways to cut the cost of insurance without reducing your coverages.

Here's what you will discover in this report...

- 4 ways to save money on your homeowners insurance without losing valuable protection
- The most common uncovered type of loss that causes the greatest damage to homes in the US
- How your credit affects how much you pay for insurance.
- 6 tips on slashing the cost of your auto insurance
- What you must know if you rent cars while traveling for business.
- 3 Rules to follow to make sure you'll always pay a fair insurance premium.
- The greatest exposure to the loss of your assets and how you can get the best asset protection for as little as \$14 a month
- And Much More!

Call Our Office at 336-869-3335 or email us at info@paramountinsurance.net and we'll send you a copy!

Next StreetSafe Event: November 8th!

As you may know, we proudly support the non-profit StreetSafe Teen Driving Experience to help prevent the number one cause of teenage deaths.



This 4 hour program is taught by those that are at the scene of a tragic car accident— emergency first responders. Inexperience and lack of proper driv-

ing education are the primary causes of accidents involving teen drivers. This program will help your child understand why accidents occur and how to avoid the most common mistakes teens make behind the wheel. Plus, they will experience first hand what it's like to lose control of a vehicle and how to avoid doing it on the road. Classes fill up fast so register today at www.streetsafeus.com!

Five Health Advantages to Drinking Water First Thing in the Morning



#5- Drinking water on an empty stomach purifies the colon making it easier to absorb nutrients

#4- Increase the production of new blood and muscle cells.

#3- Helps with Weight loss. Drink at least 16 ounces of chilled water can boost your metabolism by 24% in the morning

#2- Glowing skin. Water helps to purge toxins from the blood which help keep your skin glowing and clear.

#1- Balance your lymph system. These glands help you perform your daily functions, balance your body fluids and fight infection.

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Insurance 101: Is It Time For a Protection Review?

Yes it is! It's a smart idea to periodically sit down with us either in person or over the phone to review your insurance needs.



Your insurance needs may have changed when we first provided you with your insurance policies and these changes may need to be addressed with proper insurance protection. Here are some of the most common life changes that we need to address:

- Do you have a newly licensed driver in your household?
- Acquired any valuable items?
- Do you have a home based business?
- Do you have any collections such as guns, coins or art?
- Do you have a child living away at college?
- Are you a director or officer for your church or other non-profit?
- Do you have a fire and security system?
- Do you own a boat, golf cart, ATV or motorcycle?
- Do you want to save money by increasing your deductibles?

Plus, there you may be eligible for new discounts and other ways to save. We'll never know until we talk. Give us a call today!

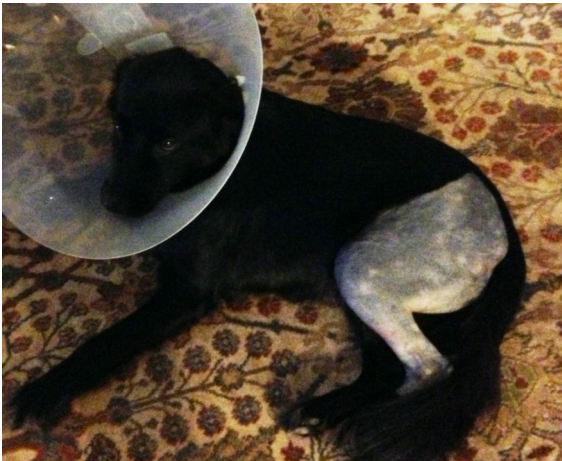
THANK YOU to Those That Referred Your Friends, Family and Co-Workers to Us!

Melisa and Darrell Long
Lucinda Hunt
Susan Woody
Belinda Morgan
Robin Leigh
Mark Ridgeway
Sanders Dallas
Roland Hince
Neke Baker
Jeanne Shelton
Jennifer Alberding
Debbie West
Quin Schoch
Valeicka Jackson
Gloria Bostic
Faye Perry
Vic White

You Are Entered to Win an Apple iPad Mini!
Drawing held January 7th

Meet Sadie, The Official Paramount Insurance Mascot...

Hi! I hope you had a great summer. It started off great for me... boating, fishing with my Dad and playing with other dogs at the dog park but when I was



chasing a very fast squirrel in the backyard one day, I hurt me knee really bad. My dad took me to the doctor and he made it worse. I had to wear a big cone on my head and I was miserable. But now after several weeks, I am all better now. We went to see that doctor again last week and this time, he didn't hurt me. Instead, he told my dad I can play outside without a leash. It's a good thing too. The backyard is crowded with squirrels, chip monks and 2 rabbits moved in. They are all too fast for me to catch but I will run them off soon!

Hey, don't forget to refer your friends to my dad's insurance

agency. Every time you do, he'll make a donation to the Humane Society of the Piedmont to help my friends find warm homes. Thanks for looking out for us.—Sadie



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110 Scott Avenue; Suite 4

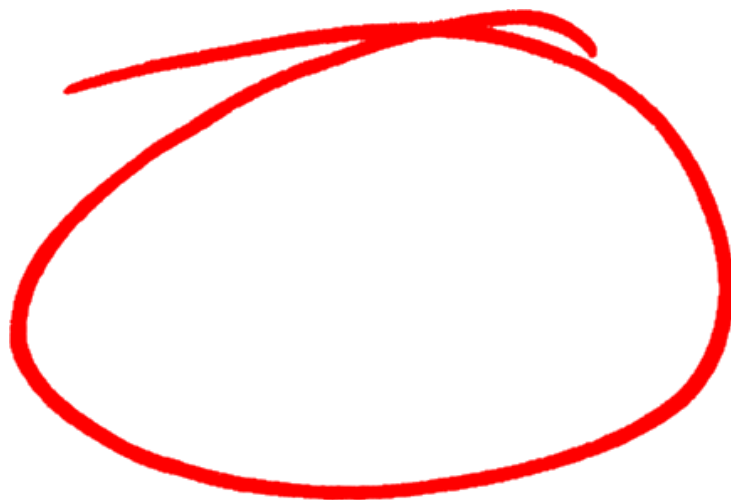
High Point, NC 27262

336-869-3335

www.ParamountInsurance.net



HALLOWEEN: THE FIRST SIGN OF CHRISTMAS.



www.Facebook.com/paramountinsurance

ANNOUNCING 2014 REFERRAL REWARDS CONTEST...



FREE Pizza and a Chance to WIN One of Four Apple iPad Minis!

That's Right. We'll Give You a FREE Pizza Every
Time You Refer a Friend To Paramount Insurance
PLUS, a Chance to Win an Apple iPad Mini Every
Quarter in 2014!



We've built our agency on referrals from clients like you. Naturally, we want to grow- but with special clients just like you. And we want to thank you for thinking about us. Every time you send a friend or family member to our agency, we are going to reward you with a FREE \$10 Domino's Gift Card plus enter you into our quarterly drawing to win an Apple iPad Mini. And that's not all, every time you refer someone, we'll donate \$5 on your behalf to our Annual Charity Giving Fund benefitting StreetSafe Teen Driving Experience, Hospice of the Piedmont and The Humane Society of the Piedmont.

You will be entered to win every time you refer someone.

That means your chances are increased each time!

No purchase necessary (You're a winner even if they don't hire us to be their agent)