

Back it up or lose it

Desktop, laptop, Blackberry, iPod, cell phone—if you have the device, presumably the information on it is important to you. Desktop computers are probably the least prone to data loss, but that hard drive won't live forever. It might be a slow, painful death or it may go without warning. Either way, once the hard drive crashes, it's sometimes difficult and expensive, if not impossible, to get your data back. Portable devices such as a laptop, Blackberry, iPod or cell phone are more susceptible to data loss, because they're, well... portable.

When should I backup?

Remember to backup regularly—daily, weekly or at least monthly. You don't want to restore from your backup only to realize that it is six-month-old data. Without data backup or regular updates to your virus protection, you are running the risk of losing information. Most software programs can be set to backup files automatically to another hard drive or online service. Otherwise, you'll need to remember to backup files on your own. The bottom line is, the more valuable the data, the more often you should back it up.

What can I use to backup?

- **Floppies** fail rather quickly, aren't reliable, don't hold much data, and are quickly becoming a thing of the past anyway. Not recommended.
- **USB flash drives** aren't bad. They hold much more than a traditional floppy and are easily portable.

- **CDs** are great if you own a CD drive that writes or rewrites data, and most computers these days do. They hold a lot more data than flash drives or floppies, about 650 to 700 megabytes.
- **DVDs** are even better than CDs for data storage. They hold up to 7.4 gigabytes (that's about 10x more than a CD) and are a much more stable media than CDs. CDs lose their stability over time and so aren't quite as reliable as DVDs.
- **External hard drives** are best for huge amounts of data; however, they're not as portable as the other forms of media mentioned above, and as with any hard drive, they don't last forever.
- **Online networks** are another great option; perhaps the best, because they're not only convenient, your data is saved offsite, a critical factor in the backup process. There are numerous online networks available, some for a nominal monthly fee, others absolutely free. Your internet provider may already offer online backup to its customers. Check with them first or do an online search and you'll find dozens of online backup services.

No matter which media you use to backup your critical data, keep your backup files in a location other than your main one.

If you're backing up office data, you may choose to keep another set of files at home, and vice versa. Alternatively, keep your files safe with a friend or family member.

A variety of ways to pay for your insurance

In these modern times, check by mail isn't the only way to pay. For this issue, we've listed Chubb, Fireman's Fund and Westfield. The remaining carriers will be featured in our next issue. Or visit our web site at www.britton-gallagher.com for the entire list.

Chubb and Son

1. By mail.
2. Online at www.chubb.com/personal. There, you set up your own account and password. This usually takes 48 business hours.
3. Check by phone. Dial 1.800.682.4822. Choose option "1" and follow the instructions. You may also use an ATM debit card but it must feature the Star, Nyce, or XL logo on the back. A processing fee of \$1.95 applies.
4. Wire funds transfer, then mailed. Provide your bank with Chubb's billing information, which is City Bank of Delaware with ABA routing #031100209, lock box #3880-3837. Your bank will then write a check and mail it to Chubb. Note: Leave enough time for mailing so that Chubb receives the check by the payment due date.
5. Auto pay. Your payment is drawn directly from your checking account. An investment account cannot be used for this payment method.

Fireman's Fund

1. By mail.
2. Check by phone. Dial 1.800.835.7750. Choose option "0" for customer service. A \$5.00 fee applies.
3. Electronic fund transfer (EFT). No fee, but only monthly payments apply. For annual, semi-annual or quarterly payments, you must use the check by mail or check by phone payment options.

Westfield

1. By mail.
2. By phone (through J P Morgan Bank). Dial 1.800.766.9133. Provide your policy or account number. The access code is your zip code. Wait for confirmation to process. Visa or MC accepted. A maximum transaction of \$1,000 applies. For larger amounts, multiple transactions are required.
3. WIC draw. Monthly, quarterly, semi-annually or annually. No fee.
4. Personal (PC) banking. Contact your financial institution for online banking information. They can tell you the methods of payment available.

Renting a car abroad? Read this!



Your auto insurance carrier may include coverage for renting a car overseas—or not. To complicate matters, there's a lot of fine print on overseas car rental contracts regarding the laws of the particular country you are renting the vehicle in.

If you are traveling abroad and plan on renting a car, it is our recommendation that you accept the insurance for liability and physical damage that the rental car agency offers, just to be sure you're covered. Drive safely and enjoy your vacation, don't let a fender bender ruin it!

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WINTER 2006

More than 60 percent of U.S. homes are underinsured¹. Is your home one of them?

More people are remodeling their existing homes instead of buying new ones. In fact, one in four homeowners increases his or her home's construction value by 25 percent through upgraded features, additions and renovations². Others make incremental alterations each year, which may lead to the same results over time.

The impact is even greater with homeowners in the high-net-worth market. They spend well over 30 percent of the total dollars spent on renovations³, most likely by:

- retaining interior decorators;
- using imported building materials such as Italian marble;
- installing exotic wood paneling and top-of-the-line imported cabinetry; and
- furnishing homes with luxurious carpet and other fine furnishings.

We make every effort to help establish accurate rebuilding costs when a policy is issued, but the accuracy of our estimates will deteriorate over time unless sufficient adjustments are made at renewal. Home remodeling is a wonderful thing, but it's even better when you increase your insurance to reflect the renovations. That way, if some unexpected catastrophe does occur, your home and its new improvements will be covered. Happy remodeling!

- 1 Marshall & Swift/Boeckh, August 16, 2005: http://www.msbinfo.com/newsroom/2_newsroom.asp?story=88&news_year=2005
- 2 Garland, Susan B, "Insurance May Not Ensure a Home's Replacement," *The New York Times*, March 23, 2003
- 3 The Changing Structure of the Home Remodeling Industry (2005) Harvard University's Joint Center for Housing Studies: http://www.jchs.harvard.edu/publications/remodeling/remodeling2005_intro.pdf

Anytime, day or night

Even if you have an emergency at two in the morning, we're always there when you need us. Just call our main number at 440.248.4711. Unlike other insurance agencies, a live person will answer your call. That's the Britton-Gallagher difference.

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