

PROTECTING YOU
 A Quarterly Guide for Protecting Your Peace of Mind
 April 2007 Number 2

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**SERVING YOU SINCE 1972
 - AND INTO THE FUTURE...**

Welcome to the first issue of "Protecting You," a publication of Webb Pickard Insurance and Investment Services, Inc. The purpose of this quarterly newsletter is to reach out to you, our customers, with informative articles regarding insurance and to keep you updated on us as an agency. We recognize that this agency would not be here if it were not for you, our loyal customers—so we hope you enjoy the newsletter. Feel free to call our office with any questions that you might have about the articles or perhaps ways that we can improve this newsletter.

We would like to dedicate this first issue of "Protecting You" to the founder of our agency, Webster Pickard. Webb Pickard Insurance is the realization of one man's dream coupled with God's blessings and a faithful partner at his side. Webb built the agency from one policy written from a kitchen table more than 35 years ago here in LaVergne, Tennessee. His first policy-holder was a neighbor who had faith in him, which is not unusual. Webb is a "people person." He enjoys talking to people and believes in the value of what he sells. He not only knows insurance but cares about his customers' needs. Whether it's a friendly smile or a business card that he enjoys handing out, it is the same caring attitude toward our customers that is the foundation our agency was built upon.

Webb's interest in the insurance business dates back to 1963. He worked for Safeco Insurance Company early on and received much of his insurance training from them.

In March of 1973, Webb and his wife, Gwen, bought a small house at 5258 Murfreesboro Road to realize his dream of owning an insurance agency. The business thrived and in 1980 the current structure was built by David Waldron of Waldron Enterprises. In 1984 Gwen left her school teaching job to join the agency full time. John, Webb's son, followed in 1987.

John spent his first years at the agency working in personal lines insurance. Later, he expanded the scope of the agency by adding life and health products. In 2004, as a direct result of John's certification in financial planning, we became Webb Pickard Insurance & Investment Services, Inc. Our agency became a full-servicing entity in not only property, casualty, health and life products, but also in servicing the financial needs of our customers, especially in the area of retirement planning.

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EMPLOYEE SPOTLIGHT: Gwen Pickard



the insurance agency. It was difficult for me because I began my career here at the same time she did. We went to all the insurance schools together. We received our professional designations together and argued quite a bit (hard-headed sons and their mothers tend to do that). My father was the drive and inspiration in the business and my mother was the glue that kept it together.

My mother is now pursuing lifelong dreams and ambitions to do those things which, in the past, time and other responsibilities would not allow. She has places to see and memories for her grandchildren to make.

Here's to you, Mom!

- John Pickard

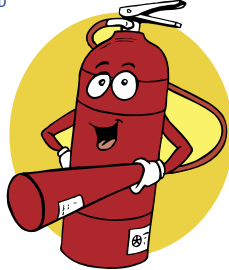
**OUR HELPFUL
 MAINTENANCE TIPS**

THE CLOTHES DRYER EXHAUST DUCT AND THE VENT UNDER THE DRYER. Remove all lint, dust and debris from the duct and vent of material or cloth.

REPLACE YOUR FURNACE FILTER. Change the filter in the furnace, vented, locked area.

CHECK YOUR DRIVEWAYS AND SIDEWALKS. Check for potholes that are broken or uneven. They provide a tripping hazard on a wet or icy surface.

USE A CARPETS AND RUGS. Use mats to protect your carpets and rugs. If you have a pet, use mats if you have a pet policy.



COMPANY SPOTLIGHT: The Hartford

Who was there for Chicago after the great fire, for the construction of the Hoover Dam, and whose logo was on Abraham Lincoln's policy? The Hartford Insurance Company.

A great past and a brighter future...

The Hartford Insurance company wants to offer products that give peace of mind, and to respond to each one's different needs. In order to achieve this, The Hartford developed a unique way of offering auto insurance policies.

The Hartford Insurance Company's new auto insurance offers four package policies. It's like having four different auto companies, and you are able to choose from a variety of coverages to suite your specific needs. We are not all the same, so why should we all have the same policy? Now, you don't have to.



Did you ever think that when you locked your keys in your car, your insurance company would rescue you? When you chose one of the Hartford auto policies, you can call the roadside assistance, and in no time, you'll be back on the road, whether it is a flat tire, or keys in a locked car, you have the peace of mind to know, someone will help you.

Are you tired of paying year after year for your car insurance, and then you have an accident, and you owe a large deductible? With The Hartford, you may choose an auto policy that recognizes loyal drivers, and offers a disappearing deductible over time.

You and your independent insurance agent, Webb Pickard Insurance Agency, can work together to determine your specific needs, and match the coverages to those needs. Now, you have the flexibility to do that with The Hartford. ■

YOU RENT, BUT YOU ALSO OWN...

You rent, but you also own your clothing, TV, stereo equipment, books, computer, bicycle, furniture, cookware, bedding, children's toys, and other valuable possessions.

If a fire or tornado damaged or destroyed the building you call home, who would help pay for the loss of your personal possessions? Who would take care of your extra living expenses if you had to move into a hotel or other temporary housing? **NOT YOUR LANDLORD.**

And what about personal liability? If your guest is accidentally hurt or if a family member hurts a guest or damages property, it could result in a lawsuit.

Renters Insurance is an affordable package of protection especially designed to address all of these needs.

For pennies a day you and your family can rest easy knowing that your property is protected.

Call us today for a quick quote.



"YOUR AUTO AND/OR HOMEOWNER'S POLICY AUTOMATICALLY COVERS YOUR 4-WHEELER, SCOOTER, MOTORCYCLE, MOPED OR BOAT."

TRUE OR FALSE?

The answer is FALSE. Your personal auto and homeowners insurance coverage are very precise in what they will or will not cover. The auto policy will only cover vehicles that are licensed for road use and your homeowners will not cover a motorized vehicle.

There is one exception to this rule, that is if your apparatus is used to service your property. Therefore, when you go to purchase a recreational vehicle please give us a call to insure that you have proper coverage that will protect you and your loved ones.

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we have represented many top-rated companies over the years, including Safeco, Hartford, Auto-Owners, Progressive and Blue Cross Blue Shield. Our staff is licensed and experienced in insurance products. The philosophy regarding customer service is simple—treat others as you would want to be treated. The world has changed a lot since 1972. Your needs change, it is our duty to you, our customers, to continue the legacy that Webb started so many years ago—the goal of *Protecting You!* ■

Webb Pickard Insurance & Investments has been serving the needs of the Middle Tennessee area since 1972.

This 4-page quarterly newsletter involves page layout, type design and copywriting.