



# HAPPY THANKSGIVING

From Heinze Insurance Agency

LARGE ENOUGH TO SERVE, SMALL ENOUGH TO CARE

## Inside this issue:

- ✓ Heinze Insurance App
- ✓ Personal Stories
- ✓ Upcoming holiday hours

## Newsletter Tips:

- ✓ How to prepare your car for cold weather
- ✓ How You can keep warm in an emergency situation

### Heinze Insurance App What are apps?

Apps are basically little, self-contained programs, used to enhance existing functionality in a more user-friendly way. Take a smart phone for example; they all come with powerful web browsers. However, fiddling around with a URL bar and managing bookmarks on your phone is still pretty awkward. This is why there are apps, and Heinze insurance is in with the trend! All you have to do is access your app store and search Heinze Insurance. When you see our "H" logo, select download. Once you have done that you will be able to pay a bill, submit a claim, submit a photo, and submit a change all from your phone! Make sure you have your policy number ready to access these options. Download our app today!

### Personal Story!

Here at Heinze Insurance we do our very best to make sure our clients and future clients are taken care of. Recently a man came in who had requested us to take a look at his insurance policies. Paying just under \$4,000 dollars a month, he felt he was paying too much for insurance. We looked over his policy and quoted around for the best rates we could get him. He came in later that week and we were able to give him some good news. Over all we saved him 500 dollars. Heinze insurance is about dedicating their time to insure the fact that if you do meet up with a catastrophe, we can help get you back to normal as quickly as possible.

### Upcoming Holiday Hours

Open Monday- Friday  
9:00am-5:00pm  
Evenings and Saturday by  
appointment  
Closed Thanksgiving  
Thursday  
November 24<sup>th</sup>  
Closed Friday November  
25<sup>th</sup>  
Charismas Eve 9am-Noon  
Closed Christmas Day  
New Years Eve 9am-Noon  
Closed News Years Day



# Newsletter Tips:

## How to prepare your car for the cold weather to come

As fall begins to wind down, many parts of the Northern Hemisphere are beginning to transition to winter with the weather. Snow, sleet, and freezing rain introduce a number of challenges to everyday life, not the least of which is simply keeping your car operating safely.

There are several things you can do right now to ensure your car operates successfully throughout the winter months as well as maximize your car's ability to keep you and your family safe should a winter weather problem occur.

1. Keep a "winter supply box" that includes a flashlight, first aid kit, a bag of sand or cat litter for traction, a few blankets and high-energy snacks like nuts or jerky in your car.

2. Keep the proper antifreeze on hand for your vehicle in cases of an emergency.

3. Check your tire pressure and tread depth before traveling. Make sure you will have good traction to stay on the road.

4. Use winter windshield wiper fluid. Winter fluid is designed for the rigors of winter weather and won't freeze on your windshield. In fact, it actually helps loosen ice and snow from your windshield, making it much easier to keep things clear.

5. Switch to a winter-grade oil at your next oil change. In general, the colder the weather, the thinner you want the oil in your engine to be. For example, a 5W-30 oil is better in the winter than a 10W-30 oil.

All these changes are useful for operating a motor vehicle in the winter months, but if you do nothing else, include an emergency box in your car.

If you do become stranded in your vehicle during the winter months, here a few helpful tips: You should reduce the size of the space inside your vehicle. You need to trap the warmth. If you have an extra blanket and a large SUV, for example, tape the blanket from the roof down behind the backseat to seal off the area behind it. You could also tape newspaper to the windows to insulate them; anything to keep out the cold and keep the warmth in. all of this goes beyond keeping your car running well and actually keeps you and your family safe in the case of a winter car emergency.