

Not No Crime But Know Crime

Thursday, August 18, 2011

PHOENIX (H&U) –

So, Hill & Usher sells Health Insurance, and part of our program is promoting the benefits of prevention. An ounce of prevention is worth a pound of cure, as the sage, old saying goes. In that case, this article might seem to be simultaneously consistent yet inconsistent

with that approach. An ounce of crime prevention is worth a pound of crime cure, but crime information can raise stress levels, which is not conducive to good health. So what's the answer?

Some Peace of Mind

The answer is crime information used to prevent crime but also used to motivate citizens to obtain proper crime-insurance coverage. If they do that, their anxiety levels will go down. They will gain an increased measure of peace of mind because they will be covered and not suffer perhaps catastrophic financial losses due to crime.

So, first we get you positioned to have the most up-to-date crime data for the location(s) of your choice, from national to a local neighborhoods. At the same time, we offer you solid Crime Insurance both personal and commercial as your case dictates.

Crime-Report Alerts

Hill & Usher has investigated and tested **CrimeReports.com's "Crime Update" system** and found it a highly useful tool to keep us up-to-date concerning unfolding-crime reports.

One may easily register on the website and see what areas are covered. Before we get too far into this and you

visit the site, it will be helpful if we point out that the site is relatively slow loading. That's because it is very graphics intensive. It utilizes large maps powered by Google. If you've dealt with Google maps, you know that patience is a virtue. In this case, we believe it's worth the wait.

CrimeReports.com

So, visit CrimeReports.com and register. Note that the site is on a secure server. You can tell by the "s" at the end of http on the address bar. You'll receive email to which you'll reply. If you've registered at other websites, this will all be familiar territory. Just follow the instructions.

Once you're on CrimeReports.com and logged in, you may zoom-out the map to see your neck of the woods in the US. Clicking on the map once allows you to move the map around. Clicking again should release that dragging feature. With a combination of zooms, clicks, and drags, etc., you should be able to hone in on the area you want.

Play with it a bit to see the limitations for yourself. Zoom in as far as it will go to see the smallest crime-reporting

areas supported by CrimeReports.com. We think it's probably small enough even for the most crime-ridden zone.

The shortcut to honing in is to use the address search feature. You'll still probably want to move the map around though, so the prior instructions are still helpful even if you zero in via an address search.

You can also click, hold, drag, and release.

Different mouse and touch-pads setups and different browsers will likely react differently, so please experiment yourself.

Set Up Alerts

You'll notice several tabs above the map:

- "Date Range"
- "Incident Layers"
- "Map Layers"

Go ahead and click on those to see what they offer. "Incident Layers" is quite sophisticated.

Notice also that on the map, there are the typical Google map choices

- "Satellite"
- "Hybrid"
- "Terrain"

After you've experimented enough and have the area you want zoomed in (by the way, the actual area is larger than the typical laptop-computer screen), then you can

click on the orange "Create an alert/update" button. Even while you're in that area, you may still move the map around; so don't worry if you change your mind in mid-stream. It's very flexible and forgiving.

Set up alerts for your

- **Home**
- **Business**
- **Construction Sites**
- **Children's Schools**
- **Shopping Districts**
- **Parks**
- **Wherever you and the people you love and work with spend time**

If your children walk to school or to friends' houses, cover the travel areas. You can do that fairly easily by zooming out on the map.

Lots of Crime or Not Much?

Now, if you see lots of crimes or not much, it might depend upon all the variables there are from which to choose. The larger the geographical area, the more crime reports. The shorter the date range, the less crime. You get the point.

Choose all the settings you want and save the alert. If after you receive your first email alert you don't like a variable settings, the system allows you to edit your saved alert(s) per setting-variable.

Not Enough Crime to Worry About

Perhaps you live in a gated community and your neighborhood experiences little to no crime. Well, you may commute to work. You may drive to go shopping or out to eat or to the movies, etc. What's the crime potential for wherever you go? One thing you can be sure of, most people who become victims of crime where not expecting it.

With CrimeReports.com set up to notify you the way you've selected, at least you'll have a better sense of

what's going on and the things concerning which you should probably have insurance coverage.

Please also understand that the past is not necessarily going to reflect further crime. If there haven't been burglaries in a given area in the recent past, that doesn't mean that a new wave won't develop. The current economic downturn isn't lifting as quickly as we'd all like it to, and we don't know just how desperate the situation and people might become. It's better to be prepared.

Crime Insurance

Once you've seen the graphic display and clicked on some of the icons on the map to see what the crimes being reported are all about, we believe that, that will speak to you louder than anything we can write here in short order to give you the hard facts that should motivate you to obtain protection for yourself, your family members, your business, or organization, as the case may be.

Of course, we don't intend to rest upon CrimeReports.com

only to inform and to keep informed our customers and clients. We intend to continue researching and providing you with up-to-date tips and ideas so you won't be caught as off guard as you might otherwise be and to offer you the best products we are able to, to give you the coverage and peace of mind you need and want.

Crimes shown on CrimeReports.com don't tell the whole story though.

Crimes to Consider

We suggest that you read "[COMMERCIAL CRIME INSURANCE Definitions](#)" on our website. The link will open in a new window or tab, so you won't lose your place here.

Crime/Fidelity:

- Employee Dishonesty
- Forgery
- Computer Fraud

are important areas often overlooked.

We've recently written articles covering Cyber-Crime. We recommend you read those as well.

- "Lions and Tigers and Bears? No, Phishers and Hackers and Scoundrels!"
- "Identity Theft 2.0"

Hill & Usher Crime-Insurance Products

- Burglary
- Computer Theft
- Disappearance
- Fire
- Forgery

- Fraud
- General Theft

and more

"Bonds" Too

You might also consider any **Bonding** needs you might have:

Fidelity Bonds:

- While called bonds, these obligations to protect an employer from employee-dishonesty losses are really insurance policies. These insurance policies protect from losses of company monies, securities, and other property from employees who have a manifest intent to cause the company loss. There are also many other forms of **Crime-Insurance Policies** to protect company assets.

Financial-Institution Bonds:

- As with **Fidelity Bonds** outlined above, **Financial-Institution Bonds** are technically insurance policies. They protect against loss of bank assets and depositor assets (as a commercial crime-policy does). The only difference is that the insured is a financial institution with much more currency-loss exposure than a standard commercial business.

Hill & Usher is a **Surety Bond Specialist**, so don't hesitate to contact us with your Bonding questions and concerns.

Contact Us Right Now

Hints:

In newer versions of Adobe Reader and Adobe Acrobat:

- Save your work-in-progress: Menu > File > Save.
- Menu > Edit > Preferences > Forms > Auto-Complete > Basic: "The basic auto-complete feature stores the information you enter into form fields and uses these entries to suggest relevant choices as you type into a field. Once you enter a character into a field, a drop-down box displays a list of only the most probable matches. Double-click or press Down Arrow in an empty field to display an even

larger list of possible matches."

- Menu > Edit > Preferences > Forms > Auto-Complete > Advanced: "The advanced auto-complete feature stores the information you enter into form fields and uses these entries to suggest relevant choices as you type into a field. If there are probable matches for a field, tabbing into that field will automatically display a list of them. If there is a very probable match, it will be entered in the field automatically. Pressing Tab while the pointer is over an entry in the list chooses the entry and moves to the next field."

Cell (10 digits)	
Business Telephone (10 digits)	
Fax (10 digits)	
Email	
Preferred Method for Contact	<input type="checkbox"/> Home Phone <input type="checkbox"/> Cell <input type="checkbox"/> Business Phone <input type="checkbox"/> Email <input type="checkbox"/> Not Selected
Contact at Work	<input type="checkbox"/> Contact at work anytime <input type="checkbox"/> Contact at work only for emergencies <input type="checkbox"/> Never attempt to contact at work under any circumstances <input type="checkbox"/> Not Selected
Remarks	

In newer versions of Adobe Reader and Adobe Acrobat, save your completed form before submitting:
Menu > File > Save.

If you have any computer/technical questions/problems with this form, please email our [webmaster](#) or call our office @ 800-956-4220
- Monday through Friday, from 8AM to 5PM, Arizona time -

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