

Regan Insurance Agency  
Auto • Home • Life • Business  
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## Fulciniti's Market

Congratulations to the Fulciniti family for 30 years of business serving the city of Waltham and the Waltham Highlands Neighborhood.

Fulciniti's has been such a great neighbor to Regan Insurance and we appreciate having placed all of their insurance needs.

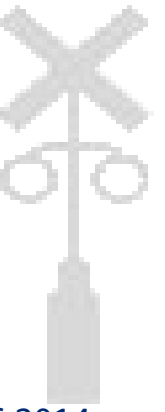
We wish them many more years of success!



REGAN INSURANCE AGENCY

# THE SIGNAL

NEWSLETTER | SPRING 2014



## Spring is Here!

After a very long winter, spring has officially arrived. The spring or vernal equinox is the day of the year when light and dark are balanced. True or not, it's said that on this day you can balance an egg on its end. And by the way, the egg is the universal symbol of rebirth.

Although we still have a little way to go to really enjoy the warmth and light that spring brings, we can begin to think about what we can do to renew ourselves and to better balance our lives. What better time than spring to re-group and re-prioritize, and even re-invent ourselves?

Here, at Regan Insurance, we are consistently evolving to better serve our clients. Inside this issue is a list of new insurance options you may be eligible for. Call us or stop in for an account review and ask about these options.



Located in the Waltham Highlands  
historic train station

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## Bring on the Warm Weather

Spring is Here! I think we are all celebrating the start of Spring after such a long and cold Winter! Some exciting times are approaching for the Regan family. Our daughter Sarah will be graduating from high school this June and heading to the University of Massachusetts Amherst majoring in communications in the fall.

Elizabeth is playing high school softball and gearing up to get her drivers license this Spring. Timothy had a great performance in the middle school play "The Wizard of Oz" and is now ready to start track, lacrosse and continue with his karate. Deborah and I enjoy seeing our children involved in all of their activities and milestones and look forward to some warm weather.....finally!

Spring is a time to rejoice and appreciate all the good times to come!

*Sincerely,  
Tim*

## Congratulations to Donald!

In 1970, Donald bought a new yellow Volkswagen Beetle for \$1,999. Since then he has been purchasing used cars waiting for a good deal to come around. So now, that day has come; he found this 2014 KIA Soul and the "price was right!" Can you believe it's been forty-four years since he bought a new car? Regan Insurance is proud to share in his excitement. Thank you Donald for sharing it with us!



Located in the Waltham Highlands historic train station

## 6 Spring Maintenance Tips

- Check for damage to your roof, and clean gutters and downspouts to keep debris from accumulating.
- Clean the clothes dryer exhaust duct and space under the dryer. Remove all lint, dust, and pieces of material.
- Check water heater for leaks and corrosion.
- Remove all dead trees in your yard, and keep healthy trees and bushes trimmed and away from utility wires.
- Repair cracked, broken or uneven driveways and walkways to provide a level walking surface.
- Safely store oil and gas for lawn equipment and tools in a vented, locked area.



## A Bit About Matt

What an amazing start to Spring! My daughter's dance team was chosen to perform on the parquet at The Garden before the start of the Celtics game! I think I was more excited than she was. In fact, I was! I tried to explain to her the significance of standing on the parquet at The Boston Garden. Larry Bird, Kevin McHale, KG, all played basketball right here. She looked down and said "Well you'd think they'd wash the floor every once in a while!" So there you go, a 7 year old's perspective of one of the most iconic sports arenas in history.



My son is growing up so fast. He's so excited to head to the beach this summer. I'm anxious to see whether or not he's courageous enough this year to get his feet sandy. All last year I had to carry him, so please keep your fingers crossed for me.

I'm really looking forward to the warmer weather too. Mostly because Regan Insurance has some amazing events in store. I can't wait to share them with you. I want to thank our clients, neighbors and friends for our continued growth and for giving us a reason to host these up-coming events. Most importantly, I thank you for your loyalty. Happy Spring, and please stop in to say Hi!

*All the Best,  
Matt*

## Meghan's Birthday Bruins' Game

Every year, my father takes me to a Bruins' game as my birthday present. It is a tradition that will never grow old.

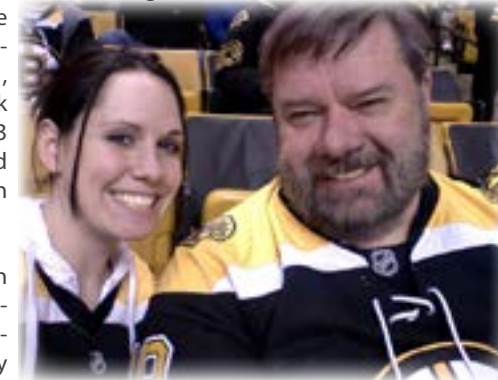
When I was younger, we went to more of the Providence Bruins' games than the Boston Bruins. It was much less expensive and to be honest, at that age, I couldn't tell the difference. These days, I appreciate the game and the players much more.

This year, we went to the Bruins vs Panthers game on March 4th, Tim Thomas' last game with FL before the trade deadline. It was an exciting game; the Bruins won 4-1, David Krecji scored a hat trick - including one with about 13 seconds left in the game - and Jarome Iginla scored his 19th goal of the season.

I know I will always cherish events like these and look forward to creating more memories with each member of my family.

Thank you, Dad, for always making my birthday the best one yet!

Cheers,  
*Meghan*



## The Importance of Life Insurance

When it comes to life insurance, believe us, we understand.....

Nobody wants to talk about it. The last thing any family wants to worry about during this time is "MONEY!" College tuition, mortgage payments, car payments, credit card bills, LIFE; it all keeps going after we pass. Life insurance is the single most important financial product that you can buy now for protection in the future. Why?

Simple- We don't want to see you or your family suffer a financial disaster that could have been prevented by life insurance. We really do care what happens to you and your family.

Our pledge to you:

- ~ To be open, honest, and above all, caring while discussing and uncovering your needs
- ~ To explain on your terms- and use language you understand instead of insurance terms.
- ~ We are experienced professionals with the skills and knowledge to make your experience positive.
- ~ We will NEVER hard sell you!

## Our Commitment

As a Trusted Choice® agency, we are dedicated to you and are committed to treating you as a person, not a policy. Regan Insurance's access to multiple companies and commitment to quality service enables us to offer our clients competitive pricing, a broad choice of products and unparalleled advocacy. We use our experience and multiple company relationships to customize your coverage as needed.

Our reputation and experience has allowed us to insure some of the most notable businesses in Massachusetts. Our unique approach to helping you understand your insurance needs and our ability to provide you with the best possible coverages and pricing distinguishes us from the competition.



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## Additional Coverage on your Auto Policy

Our carriers have bundled together some amazing coverage options!

**Disappearing Deductibles**

The longer you go without an accident, the less you pay for a deductible.

**Accident Forgiveness**

You don't get penalized for an accident if you've been an excellent driver for 6 years.

**Emergency Travel Expenses**

In an accident far from home? Let us help with lodging, meals and alternate transportation expenses.

**Roadside Assistance**  
Towing and labor

**Pet Coverage**

Veterinarian care for injuries or burial/disposal due to a car accident.

Limits and pricing varies depending on your carrier. Call us today to enhance your auto policy!

