

Pauma/Valley Insurance Agency, Inc.

"Valley Center's Most Trusted Independent Insurance Agency since 1978"

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October Newsletter



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"A Full Service Insurance Agency Since 1978"

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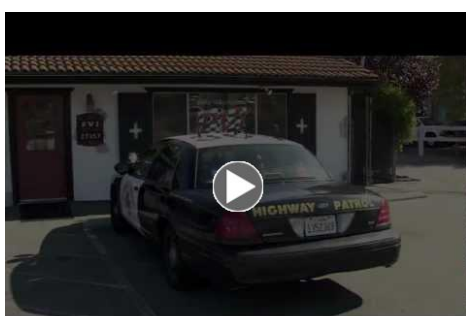


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Driving Safety & Accident Prevention Tips

by **CHP Officer Mark Latulippe**



Driving Safety & Accident Prevention Tips

Visit [PVINS.COM](#) for more information!

Valley Center is a beautiful place to live, help set an example for your family and community by practicing safe driving.

Top Five Driving Mistakes



For many drivers, getting behind the wheel is second nature, so it's easy to make errors without realizing it. However, these errors can lead to serious accidents. Keep yourself and others safe on the road by avoiding these mistakes:

Tailgating Leave a three-second cushion between you and the vehicle in front of you. Leave even more time when road conditions are bad or when you're travelling at higher speeds.

Stopping Instead of Yielding

Accidents can happen when drivers stop at a yield sign. "Yield" simply means to slow down and let the traffic on the road you are entering have the right of way. Most times, this is possible without coming to a stop.

Trusting Mirrors Instead of Your Eyes Relying on mirrors can cause blind spots. Whether backing up or switching lanes, always look over your shoulder. And remember, objects in your mirror are closer than they appear.

Failing to Yield on Green Even though a green light means "GO," always remember to look at the street you are entering-especially when turning left-to make sure no pedestrians or vehicles are in your path.

Multi-Tasking Drivers are distracted by just about anything these days-including the radio, eating and using the phone. Focus on driving and turn off all gadgets when you turn the key.

Five Tips to Prevent Auto Accidents

Risky driving behavior causes accidents. Be safe and avoid accidents by following these safe-driving tips:

Watch Your Speed: It's easy to go too fast-especially when you are in a hurry. Remind yourself to slow down and keep it safe.

Mirror, Mirror: Properly adjust all mirrors before starting your trip. It is also important to check the side and rearview mirrors frequently while en route. This will allow you to constantly observe your surroundings.

Avoid Road Rage: Leave aggressive drivers to the police. Call 911 and report unsafe drivers-you could be doing them and everyone else on the road a favor in the long run.

Drinking = No Driving: If you've been drinking, have someone else drive-no matter how you feel.

Eyes on the Road: Minimize distractions when driving. Avoid eating, using your phone or doing anything else that takes your concentration off the road-even if it's just for a few seconds.

Monthly Four-Point Safety Check

To ensure you're driving a safe vehicle, take a few minutes to conduct this monthly Four-Point Safety Check. Your car and your safety may be riding on it!

Tire Pressure: Make sure all tires are inflated to the pressure recommended in your owner's manual (not the maximum pressure noted on the tire's sidewall). The correct pressure will ensure your tires wear evenly which will reduce the chance of blowouts.

Check Front End Alignment: Any pothole or bump can knock your car out of alignment. While driving slowly in an empty parking lot, see if the vehicle is pulling to one side. If so, have a qualified mechanic realign your front end.

Take a Brake: When in park, check your brake pressure. There should be resistance to the pedal when depressed. And, any grinding, squeaking or shuddering you hear or feel when you hit the brakes means it's time to have them serviced.

Keep Your Lights On: Blown out brake lights and turn signals can be a big hazard on the road. Have a friend help you make sure all lights are working properly.

What to Do if You're in an Accident

Stay calm.

Keeping a normal demeanor helps you stay in control of the situation.

Make sure you and your passengers are OK.

Move as far off the roadway as possible, but stay at the scene of the accident. Warn oncoming traffic by activating your hazard warning lights and/or setting flares.

Call the police.

Call 911 or the appropriate emergency number to report the accident.

Contact your insurance company and report the claim.

The sooner your insurance company knows about the accident, the sooner they can start working to resolve your claim.



Do not admit fault.

Do not discuss the car accident with anyone other than the police and your claims representative.

Exchange vital information with the other driver involved in the car accident.

Write down the name, address, phone number and license numbers for all drivers and witnesses, particularly those who were not riding in a vehicle involved in the accident. Ask for the insurance companies and policy numbers for drivers involved in the car accident.

Please consider our agency for any of your insurance needs.

Pauma/Valley Insurance offers all lines of coverage including **Home, Condo & Renters, Auto, Motorcycle & ATV, Boat, RV, Life/Health, Business/Commercial, Workers Comp Insurance** and more!

Because we are an independent agent appointed with over 30 carriers including **Mercury, Allstate, Progressive, MetLife, Travelers, and The Hartford**, you can be assured that we are going to provide the most competitive rates along with excellent customer service. Anytime you call or email the agency you will always talk to the same person and receive the same great hometown customer service we have been providing since 1978.

If you like the savings and service we have provided you please tell your friends about us. We build our business one referral at a time.

Sincerely,

Pauma/Valley Insurance Agency, Inc.

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Thank you from all of us at Pauma Valley Insurance



PVI Staff Members