

Pauma Valley Insurance / License # 0662677

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Happy New Year!!

Pauma/Valley Insurance Celebrates 30 Years!

Pauma/Valley Insurance Agency has been servicing clients in the Valley Center / Pauma Valley area for thirty years now!

We offer several lines of insurance including home, auto, commercial, life/health and umbrella. Our employees strive to ensure that our clients

get the best customer service. We have acquired an in depth and diverse experience by evaluating,



recommending, and implementing policies for thousands of individuals and organizations with unique requirements.

Our agency's new & improved website has been carefully designed to include many types of resources that may benefit our clients. Please feel free to view the website and www.pvins.com, where you can find quick quote options, local area links, and insurance information. ★

How Much Stuff Do You Have?

Your homeowners policy includes a limit for your personal property – but just HOW MUCH personal property do you have?!

Our agency would like to make sure that you are properly covered for your personal property. WWW.knowyourstuff.org is a detailed website that will assist you in taking a

home inventory of all the items in your home. This will make the claims process easier and less stressful for you in the unfortunate event of a loss.

Once your inventory is taken, your information is securely stored, and is easily accessible if you need to make changes and update

your personal property.

Please visit www.knowyourstuff.org and advise our office if you have completed a home inventory with knowyourstuff.org ★



*"Learn from yesterday, live
for today hope for
tomorrow."*

- Anon.

How Can We Help You?

Most people dread the thought and hassle associated with insurance. The time out of your busy day to call around, talk to people you don't know, & get a bunch of info about coverage you don't understand. Then there is the cost. Wow, insurance prices in California.

Sometimes I think it is some kind of game to see how high can you go? It all boils down to trust, but trust is earned. So, how do you find some stranger in the phone book or on the internet and find that feeling of trust? Check them out. I know, more work, but once it is done and you have found that perfect Agent you don't have to worry about it anymore, you're set.

There are several ways to check out your insurance carrier and agent. You can go

to the Department of Insurance Website and find out all about your insurance carrier and agent by their name or license number. You can find out how many, if any, complaints have been filed against them and for what. If you have any concerns, don't be afraid to question them.

When you are talking to the agent, ask them how long they have been in the insurance field in California. Listen to how they answer your questions, how well they listen, how knowledgeable they are and most importantly are they giving you what YOU need? Find out if they have a staff that can assist you with changes or issues once the policy has been placed with them. How often they are available and if there is 24 hour claim handling service. There

is nothing worse than being stuck in the middle of the night and not knowing who to call or what to do.

Remember, you are not just buying coverage, you are buying service. YOU are the boss. If you are not satisfied with the service you are being provided, go elsewhere. Why stay somewhere when you are not happy? If you buy some clothing and you don't like the way it fits, you take it back, right? So, if you are not happy with your insurance companies fit, find one that fits you better.

Thank you for being one of our valued clients. We all want you to know how much we appreciate your business. ★

San Elijo Hills Insurance Agency

Our agency has a new office – San Elijo Hills Insurance Agency! Located in the San Marcos area, it is a quiet, family oriented town and is complete with a school, café, gas station, park, beautiful new homes and a few local businesses.

We are very excited to start writing business in that area. Justina Ossana will be working in the San Elijo Hills



area, where she is also a resident. She will be writing all lines of business, including auto, home and business insurance. If you wish to receive a free, no-obligation quote, please contact Justina at (760) 749-2708 or by email at justina@pvins.com ★

Q: What does "Full Coverage" mean?

A: "Full Coverage" means that you are covered for both damage to other parties (under the liability coverage) and damage to your vehicle (under the physical damage, or, comprehensive and collision coverage. If you do not have "full coverage" you carry liability only.



A split liability limit has a separate limit per person and per accident for bodily injury and a per accident limit for property damage. For example, if the policy has a property damage limit of \$25,000. with a \$100,000. per person & \$300,000. per accident bodily injury limit, the maximum the policy would pay out would be \$25,000. for property damage and a total of \$300,000. for bodily injury (not exceeding \$100,000. per person).

Q: What factors are included when my auto insurance premium is calculated?

A: Many factors go into the calculation of your premium. Things such as your age, sex, type of vehicle and your driving experience all play a role. Good drivers typically have better rates, than those with activity, as do drivers with more experience.

Q: What is an UMBRELLA policy?

A: Umbrella policies supplement the liability coverage you already have through your home and auto insurance and provide an extra layer of protection. They aren't just for the wealthy – they're for anyone with assets that might be ask risk if they are responsible for a serious accident.

Q: What is the difference between split policy limits and combined single limits?

A: A combined single limit of liability has one limit for both bodily injury and property damage combined. That means that if the policy had a CSL limit of \$100,000., the maximum amount the policy would pay would pay for bodily injury and property damage would be \$100,000.



How It Works:

Umbrella policies are written in excess of your underlying limits. For example, if you carry \$300,000. liability limit on your autos and have a \$1,000,000 umbrella, you have a total of \$1,300,000 liability coverage on your autos. If you have a \$1,000,000 liability limit on your home, the umbrella would cover in excess of \$1,000,000 for a total of \$2,000,000 ★



This Quarters Holidays



NEW YEAR'S DAY

VALENTINE'S DAY

TUESDAY, JANUARY 1, 2008

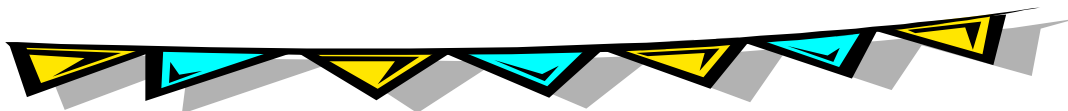
THURSDAY, FEBRUARY 14, 2008

MARTIN LUTHER KING'S BIRTHDAY

WASHINGTON'S BIRTHDAY

MONDAY, JANUARY 21, 2008

MONDAY, FEBRUARY 18, 2008



Wedding Insurance...

Is it for you?



A wedding is an investment, and as the average wedding costs rises, now up to \$27,000, wedding insurance is needed more than ever. After all, you wouldn't buy a \$27,000 car without insuring it against damage.

Though you might not want to think about it, a lot can go wrong. What happens if your reception venue goes out of

* **No Dress.** You can get repair or replacement cost if the bride's dress or groom's tuxedo is lost or damaged.

* **Lost Deposits.** You can be reimbursed for your deposit if a vendor goes out of business, declares bankruptcy or simply fails to show up.

* **Lost Rings.** You can receive repair or replacement cost if the bands are lost or damaged.

business before the wedding & you lose your deposit and have to find a new location? Or an earthquake causes your wedding to be postponed?

For as little as \$160, your wedding insurance policy can cover a variety of situations, such as:

* **Ruined Photos.** If your photographer's film is defective or negatives are lost or damaged, you can recover the cost of retaking the photos.

These are just a few coverages that wedding insurance includes.

Contact PVI for more info!! ★

Se Habla Espanol

Hola Soy Marisela y trabajo para Pauma Valley Insurance Agency. Tengo 10 anos trabajando para esta agencia y tengo el honor de servir la comunidad hispana del sur este de California.

Nuestra oficina ofrece servicio de Mexico Express envois a Mexico, Guatemala y

sur America a domicilio y envois electronicos.*

Otros servicio que ofrecemos es



aseguranza para Auto, Casa, Salud/Vida y Comercial. Podemos

asegurar autos con licencia internacional o con su matricula consular.

Pueden pasar a la oficina para un servicio ejemplar favor de pedir su presupuesto sin ninguna obligacion.

* Entregando en bancos, casas de cambio y

establecimientos participantes ★



Count Your Blessings

A 2006 study showed that Americans are still not happy. Why is that? I guess the saying is true. "Money can't buy you happiness". Even though we have on the average more appliances, cars and bigger homes, we still don't have that feeling of well being, we are always wanting more. So, what's the solution? Be grateful for what you have, count your blessings.

People that feel grateful see their life in a more positive way. They have fewer illnesses, and spend more time on things that are good for them, like exercise. People notice when you are optimistic, you are more approachable, easier to talk to and usually well liked.

Most people are always striving to reach the

next level, feeling like they should be doing more. People don't realize what they have already accomplished. Around the holidays is usually when we focus on what we are grateful



for, but why do we do that only once a year? Why not every day?

Why not try, when you get up in the morning, first thing, think of a few things that you are grateful for or that make you smile. It could be your children, or your pet, or just that it is a nice day outside, whatever makes you happy. Be grateful for your health, the roof

over your head, food on the table and loved ones that are safe.

Try it on others, too, thanking them for a job well done. Making other people feel appreciated makes them feel better and they will be more willing to make an effort because they feel valued. It's contagious. Practice this for a week and I promise that you will see a real positive change in your life that money can't buy. ★

www.pvins.com



Pauma Valley Insurance is now a member of the Valley Center Chamber of Commerce!

Check out www.vcchamber.com for more information!



"Employers without Workers Compensation insurance face unlimited liability exposures."

Worker's Compensation – You Really Do Need It!

On-the-job injuries among U.S. Workers cost over \$48 Billion in 2004. This does not include the lost workdays, which translate into lost profits. This is from a 2006 study done by a leading insurance company. Employers without workers compensation insurance face unlimited liability exposures.

How can you protect yourself against catastrophic losses? By making sure you have adequate workers compensation coverage and follow this check list to make sure your workplace is safe. If

you have a safe environment to work, you could potentially lower the severity of claims in the event of an accident.

*** Assess your company's risk factor.**

*** Identify the costly problems that cut into your business' efficiency and effectiveness.**

*** Conduct hazard assessments and analyze incident reports.**

*** Implement customized training programs to address critical issues involving workplace safety to reduce**

human error.

*** Identify strategies and techniques that will enable your company to reduce lost time, increase production and boost morale.**

Part of our excellent customer service here at Pauma Valley Insurance is to educate our clients on loss control management and safety. The result being a reduction in overall workers compensation claim costs.

Let us know if we can help you. ★

Discounts for Combining Coverage

Did you know that you get a more competitive and discounted price when you purchase both your automobile and homeowners insurance from the same company? Companies allow a "Package Credit" sometimes called a

companion credit or multi-lines credit, which can potentially save you hundreds of dollars. If all your personal lines products are written with the same carrier the credit could be anywhere from 15%-20% on both of your homeowners policy and

your automobile policy. By placing both of these with the same carrier it can also help you in your purchase of an excess liability policy. If you want to check prices for combining your policies, contact us. ★

After The Fire

SMOKE REMOVAL

Pressure wash / scrub / disinfect and rinse all exterior surfaces including walls, walks, driveways, decks windows and screens.

Ash and soot on the ground and vegetation in the vicinity will continue to generate smoke orders and airborne particles when stirred by air movement for some time after the fire. Until it is diluted and absorbed by the environment, indoor mechanical air filtration (heap air filter) may be beneficial to minimize

the impact indoors.

Have the HVAC and all of the ductwork professionally cleaned to remove the soot, ash and smoke residue. Change the HVAC filters when you first return home and at least once a month for the first year after the fire.

Clean all carpet, window coverings, upholstered furniture and mattresses with steam or other appropriate equipment to clean, disinfect and

deodorize.

Wash, dust or otherwise clean all household items like picture frames, knick-knacks, etc.

Upholstery, fabric window treatments, etc can be spray treated with de-odorizing products available at most supermarkets. Do not use odor masking sprays. ★



"Change the HVAC filters when you first return home and at least once a month for the first year after the fire."

Tips for Teenage Drivers

AVOID VEHICLES THAT ENCOURAGE RECKLESS DRIVING. Teen drivers not only lack experience, but may also lack maturity. As a result, speeding and reckless driving are common. Sports cars and other vehicles with high performance features, such as turbocharging, are likely to encourage speeding. Choosing a vehicle with more sedate image will reduce the chances your teen will be in a speed-related crash.

PICK A VEHICLE THAT OFFERS GOOD CRASH PROTECTION. Teenagers should drive vehicles that offer state-of-the-art protection in case they do crash.

DON'T LET YOUR TEEN DRIVE A SMALL VEHICLE Smaller vehicles offer much less protection in crashes than larger ones. However, this doesn't mean you should put your child in the largest vehicle you can find. Many mid-size cars have adequate crash protection.

AVOID OLDER VEHICLES Most of today's cars are better designed for crash protection than cars of six to ten years ago. For example, a newer, mid-size car with airbags would be a better choice than an older, larger car without airbags. Before you make a final choice on the car your teenager will drive, consult the US Dept of Transportation (<http://www.dot.gov>) or the Insurance Institute for Highway Safety (<http://www.iihs.org>) ★