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Summer Fun in the Sun!

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In This Issue...

CA Earthquake	1
CA Earthquake Cont'd	2
Children & Airbags	2
Insurance after Married Life	3
Holidays	3
Commitment to Excellence	4
Legal Services	5
PVI Direct Phone Lines	5
Summer Safety Tips	6
PVI Survey	7

Huge Earthquake Likely to Hit Calif. Within 30 yrs

LOS ANGELES — California faces an almost certain risk of being rocked by a strong earthquake by 2037, scientists said Monday in the first statewide temblor forecast.

New calculations reveal there is a 99.7% chance a magnitude 6.7 quake or larger will strike in the next 30 years. The odds of such an event are higher in Southern California than Northern California, 97% versus 93%.

The last time a jolt this size rattled California was the 1994 Northridge disaster, which killed 72 people, injured more than 9,000 and caused \$25 billion in damage.

"It basically guarantees it's going to happen," said Ned Field, a seismologist with the U.S. Geological Survey in Pasadena and lead author of the report.

California is one of the most seismically active regions in the world. More than 300 faults crisscross the state, which sits atop two of Earth's major tectonic plates, the Pacific and North American

plates. About 10,000 quakes each year rattle Southern California alone, although most of them are too small to be felt.

The analysis is the first comprehensive effort by the USGS, Southern California Earthquake Center and California



Geological Survey to calculate earthquake probabilities for the entire state using newly available data. Previous quake probabilities focused on specific regions and used various methodologies that made it difficult to compare.

For example, a 2003 report found the San Francisco Bay Area faced a 62% chance of being struck by a magnitude 6.7

quake by 2032. The new study increased the likelihood slightly to 63% by 2037. For the Los Angeles Basin, the probability is higher at 67%. There is no past comparison for the Los Angeles area.

Scientists still cannot predict exactly where in the state such a quake will occur or when. But they say the analysis should be a wake-up call for residents to prepare for a natural disaster in earthquake country.

Knowing the likelihood of a strong earthquake is the first step in allowing scientists to draw up hazard maps that show the severity of ground shaking to an area. The information can also help with updating building codes and emergency plans and setting earthquake insurance rates.

"A big earthquake can happen tomorrow or it can happen 10 years from now," said Tom Jordan,

CONT'D ON PG 2





"About 10,000 quakes each year rattle Southern California alone, although most of them are too small to be felt."

Earthquake Cont'd...

director of SCEC headquartered at the University of Southern California, who was part of the research.

Of all the faults in the state, the southern San Andreas, which runs from Parkfield to the Salton Sea, appears most primed to break, scientists found. There is a 59% chance in the next three decades that a Northridge-size quake will occur on the fault compared to 21% for the northern section.

The northern San Andreas produced the 1906 San Francisco earthquake, a recent disaster in geologic time compared to the southernmost segment, which has not popped in more than three centuries.

Scientists are also concerned about the Hayward and San Jacinto faults, which have a 31% chance of producing a Northridge-size temblor in the next 30 years. The Hayward fault runs through densely populated cities in the San Francisco Bay Area. The San Jacinto fault bisects the fast-growing city of San Bernardino. ★

-By Alicia Chang, AP Science Writer

FYI – Children & Airbags...

Children in airbags... it's as easy as **1, 2, 3!**



1. NEVER put a child / infants car seat in the front seat of a car with an airbag
2. Make sure all children/infants are buckled up no matter where they sit. Unbuckled children/infants can be hurt or killed by an airbag.
3. The rear seat is the safest place for a child / infant of any age ★



Insurance After Married Life

Of course, thinking about how marriage will affect insurance is not at the top of a couple's list when the wedding vows are taking place, but with every life stage and change, insurance needs to be a priority. The basics such as name and address changes are not the only insurance evaluations that need to be considered before and after the marriage. Is pre-natal care offered on your health insurance? What about that new engagement and wedding band...are you sure they are covered? These and many other questions could cause unexpected losses in the future for newlyweds. By following the 6 steps below, your insurance will be marriage ready:

1. Update all policies to cancel any unneeded will merge like auto, insurance).

2. Life insurance would beneficiaries changed policies (although in automatically your bene-change). Also, you will your life insurance to raise the policy value.



add the new spouse and polices (such as policies you homeowners, or renter's

need to be purchased and on existing life and annuity most states your spouse is ficiary it is still best to want to most likely broaden include your spouse and to

3. Consider merging your health insurance since the rate will probably be better. Also, if the canceled health insurance is offered through an employer, one of you will want to check to see if the premium portion the employer pays is eligible for reimbursement. Furthermore, you and your spouse should consider coverage's such as pre-natal care and lower deductibles when deciding which company to stay with.

4. Renters or homeowners insurance limits will need to change for added spouses' personal items.

5. Consider getting endorsements for your valuables, such as wedding rings, furs, etc. ★

This Quarters Holidays



INDEPENDENCE DAY

FRIDAY, JULY 4, 2008

LABOR DAY

MONDAY, SEPT 1, 2008



Commitment to Excellence

There is not a company in existence today that does not speak out on the importance of their customers. Unfortunately, some companies confuse lip service with genuine commitment to excellent service.

Before an insurance company can effectively serve their clients they must first understand the essence and unique nature of the property and casualty insurance business. Many companies have faltered or failed by misunderstanding the fundamental characteristics of this business.

The Property and casualty insurance business is unique. First and foremost we exchange a promise for money. Instead of giving our customer a four-door sedan for their money, we offer them a document which is written in technical, legal language they may not fully understand.

It takes an extraordinary degree of trust to accept our promise in exchange for their money. This trust places us in obligation to be trustworthy.

So, what do customers want? That is a questions that we need to ask each customer, but as an insurance agent our first concern is protection. Basic protection provided by most

insurance carriers, are similar. The key is to be able to listening to your customer and have the experience and expertise to provide your client with the best possible coverage at the most competitive price.

Customers also want advice. We sell complex and sophisticated products in somewhat



mysterious marketplace. Few consumers outside of the insurance industry truly understand an insurance contract or how to read a declarations page. Customers do not understand the pricing, varying deductibles or the hundreds of other factors that differentiate one insurance company from another.

We here at Pauma Valley Insurance have an opportunity to gain an enormous advantage over our competitors by the quality of advice delivered to our customers. We provide our customers with high quality

counseling and advice, including the ability to select the right coverage at the right price with the right deductible and the right company.

Above all else customers want fairness. Fairness and high quality service rank higher than price as a concern of most consumers.

Consumers buy insurance with the hope they will never need it. Certainly, they want their premiums to be as low as possible, but they also want to avoid any problems in the future. In the event of a claim they are aware that it is vital to our long-germ survival. We are also aware of the importance of loyal, responsible customers in our business. ★

"We are aware of the importance of loyal, responsible customers in our business"

www.pvins.com



"Gives members access to professional legal counsel for only for traditional legal problems, but every day problems..."

GIVE US YOUR EMAIL ADDRESS!!

These days, everyone stays in touch via e-mail. E-mail is a great, easy way to request changes to your policies, check on the status of your billing and just drop a note to say hi 😊

Legal Services for Less Than a Tank of Gas!

Wouldn't it be a valuable asset if you could talk to an attorney without worrying about the cost involved? What if you are involved in an auto accident, or receive a speeding ticket? For less than a bottle of water a day, or a tank full of gas, a Pre-Paid Legal membership provides affordable access to an attorney.



The company's legal expense plan offers a variety of legal services in a manner similar to

medical plans or HMO's. Using the plan, members simply call their provider law firm directly at the toll-free number when they have a legal question or problem (problems with tenants/renters, credit issues, auto accidents, etc.). It's that simple.

Pre-Paid Legal Services gives members access to professional legal counsel not only for traditional legal problems, but for every day events, such as buying a house or a car, creating a will, handling a problem with an insurance company and anything else where

legal review should be routine, but rarely is.



These events can be among the most important events in a person's life, yet there is a tendency for them to take place without proper legal review. For Pre-Paid Legal members, access to legal counsel is only a toll-free call away.

If you are interested in Pre-Paid Legal services, please contact Shannon Horton at (760) 525-0926 ★

PVI Direct Extensions

When contacting your producer or CSR at PVI, it may be easier for you to reach them via their direct numbers:

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Summer Safety Tips

The kids are out of school, the adults are on vacation and it's time for outdoor activities BBQing & riding bikes! Be aware though, summer is also the time of year that consumers are most likely to get injured.

Here are some safety tips to ensure that your family has a happy, injury-free summer!

☀️ Wear a helmet and other protective gear when biking, skating, and skateboarding. Studies on bicycle helmets show they can reduce the risk of head injury by as much as 85%

☀️ Use layers of protection to prevent a swimming pool tragedy. This includes placing barriers completely around your pool to

prevent access, using door and pool alarms and closely supervising your children.

☀️ Never bring charcoal grills inside. Burning charcoal contains harmful carbon dioxide.

☀️ Use softer than standard baseballs, safety release bats and batting helmets with face guards to reduce baseball related injuries.

☀️ Don't allow a game of hide-and-seek become deadly. There have been numerous reports of suffocation deaths involving children who climbed into old chests, freezers or refrigerators, clothes dryers, etc. Childproof appliances and warn children not to play in them.

☀️ Summer also means yard work! When mowing, keep small children out of the yard. Turn off the mower if children enter into the area. If the lawn slopes, mow across the slope with a walk-behind rotary mower, never up and down. With a riding mower, drive up and down the slope, not across it. Never carry children on a riding mower.

If your summer plans include camping, and you want to use heat inside your tent, use one of the new portable heaters that are equipped with an oxygen depletion sensor. It will automatically shut off if it detects a high level of carbon monoxide.

Have a safe and fun summer!! ★



Let Us Know How We're Doing!

We would greatly appreciate it if you could complete the following survey and mail it back to our office.

Thank you for your input!

	Strongly Agree					Strongly Disagree					
	1	2	3	4	5	6	7	8	9	10	N/A
PVI has great homeowners insurance rates	1	2	3	4	5	6	7	8	9	10	N/A
PVI has great auto insurance rates	1	2	3	4	5	6	7	8	9	10	N/A
PVI has great recreational rates (RV, ATV, Boat, etc.)	1	2	3	4	5	6	7	8	9	10	N/A
PVI gives great customer service	1	2	3	4	5	6	7	8	9	10	N/A
My phone calls / messages are returned in a timely manner	1	2	3	4	5	6	7	8	9	10	N/A
My CSR / Agent is professional & friendly in person	1	2	3	4	5	6	7	8	9	10	N/A
My CSR / Agent is professional & friendly on the phone	1	2	3	4	5	6	7	8	9	10	N/A
My CSR / Agent is able to answer my questions	1	2	3	4	5	6	7	8	9	10	N/A
My CSR / Agent is able to resolve any issue I have had	1	2	3	4	5	6	7	8	9	10	N/A
I am likely to refer friends & family to PVI	1	2	3	4	5	6	7	8	9	10	N/A
I find that PVI's newsletter is informative	1	2	3	4	5	6	7	8	9	10	N/A
I am overall satisfied with Pauma Valley Insurance	1	2	3	4	5	6	7	8	9	10	N/A

Comments:

Can we share your answers & comments with others? Yes No

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