



# Park Family Insurance -UPDATE-

Volume 3, Issue 9 ♦ September 2010



News and Tips to Make Your Life Easier, Safer, and Happier! For Friends and Clients of Park Family Insurance

## BACK TO SCHOOL!



### George Asks: Why is my home worth less than what I am being asked to insure it for?

When you receive your renewal statement in the mail you will see that the replacement value on your policy exceeds the current appraised value of your home. Recently, Aaron and Jodie purchased a home – when he ran his own homeowners insurance quote, He noticed that the value the insurance carrier wanted to use was \$50,000 more than he paid for the house!

This is a strange by-product of the current housing market. It involves regulations, building codes, and most of all it takes into account that it is more expensive to rebuild a home than to make one new. It is very important to make sure your home is insured properly - because if it does burn down, the cost to repair / replace your home is what becomes paramount... not the appraised value. The high number of natural disasters throughout the U.S in the last 10 years has caused insurance carriers to scrutinize the actual costs involved to rebuild a home and replace its contents.

Believe it or not the insurance carrier really does have your best interest at heart. They do want to make sure that each of their policy holders is properly covered when disaster strikes.

If you see that your policy is insuring your home for more than its' appraised value – Call us up and we will run a replacement cost estimator on your policy to verify that your house and property is being insured for the right value.

**\*\*\*\* Remember: Aaron swiped the Business Checkbook from me and He is passing out \$25 Gift Cards for every referral you send us – through 9/30/2010. See the insert in this month's newsletter!**

More referrals =More FREE FOOD. (I love free food, hope you do too!)

*Free!*

Call George or Aaron at 960-0186 today! (I finally got free; Aaron had to let me out of the supply closet, he is receiving a HUGE number of referrals and needs my help!)



### Inside This Issue

Referral Rewards	1
Schoolyard Safety Lessons	2
Why You Need Funeral Insurance	2
Can You Trust Your GPS?	2
Car Emergency Kit Essentials	3
Keep An Eye On Your Vision	3

Are YOU the Client of the Month?  
*See Page 3*

*Save up to  
**37% or More!**  
By Combining All Your  
Insurance With Us*

### Did you know we offer

- Home Insurance
  - Auto Insurance
  - Condo Insurance
  - Renters Insurance
  - Personal Umbrella
  - Life Insurance
  - Business Insurance
  - Group Health Insurance
  - Work Comp Insurance
  - Professional Liability
  - Bonds /Surety
- ...and much more!*

*A sharp tongue is the only edged tool that grows keener with constant use*

*- Washington Irving, writer*

## Park Family Insurance

Commercial, Workers Comp, Group Health, and Auto Insurance  
CA License #0D43447

801 Riverside Avenue, Suite 100 • Roseville, CA 95678

888-723-PARK (7275) • [www.parkfamilyinsurance.com](http://www.parkfamilyinsurance.com)

## Common sense planning for the near-after!

You don't have to be near the end or of a morbid mindset to be thinking about funeral insurance. It makes sound common sense and relieves other people of a burden they'd probably rather not face. The National Funeral Directors Association says that with funeral prices rising rapidly more people than ever are doing just that.

With some policies you can lock in the cost by prepaying through what's called a *preneed* policy – often directly with a funeral director who is usually named as the beneficiary of the policy.

Alternatively, you might consider a variation of the more traditional life policy known as *final expense* insurance in which a family member is the beneficiary. One advantage is that you can often buy these policies up to a fairly advanced age, frequently 75 or more. Sometimes you can even buy them when you are in poor health – known as *graded death benefit* policies.

Beware though that funeral insurance has become a target for scammers – individuals and companies overcharging for premiums and hiding reduced benefits in the fine print.

Naturally, you can avoid this by discussing your needs with us!

# Teach Lessons Of Schoolyard Safety



It's something most parents look forward to and most kids dread: Back to School. Peace returns to the home and the learning process resumes. But there's one aspect of schooling where everyone shares the same ideal – keeping students safe. They face numerous threats where parents can provide valuable support. Next month (October 18 – 22) is America's Safe Schools Week but in the meanwhile here are some issues to think about:

**Bullying:** More than one fourth of teens are victimized by others in the classroom and school yard. Whatever their age, talk with your children about their school day, activities and friends, asking if they feel safe and encouraging them to tell you if they're being bullied. Most schools have anti-bullying policies. Find out about them and discuss any concerns with the principal immediately. Download this useful factsheet: <http://tinyurl.com/Bullies-out>.

**Drugs & Alcohol:** More than 40% of students in Grades 9 through 12 drink alcohol at school or elsewhere. And probably nearer 100% actually encounter the opportunity to drink or use drugs (14 is the average age of first marijuana use). Warning signs are fatigue, personality change, significant drop in grades, sudden change of friends, dress style and music taste. The most effective antidote is talking openly and frequently about alcohol and drugs misuse and being a good role model yourself.

**Sex:** Often an uncomfortable subject to discuss with youngsters, high-risk sexual activity is on the increase and cannot be ignored. Actually, it's okay to tell kids you feel uncomfortable discussing sex. It's a good way into the subject. Start when they're young and let information become more explicit over the years. The welfare organization Children Now has great info on talking to kids on issues like this at <http://tinyurl.com/Talk-it>.

**Terrorism:** It's a sad sign of the time that this issue has to be on the schools agenda. Specific instructions on homeland security for schools can be found at <http://tinyurl.com/School-alerts>. Check if the school has a policy and make older children aware of it too.

## Get Lost - Can You Trust Your GPS?

Of all the auto inventions that modern technology has brought us, few evoke such mixed feelings as Global Positioning Systems (GPS), which use satellite communications supposedly to help us navigate to our destination without getting lost. But sometimes they go awry or direct drivers down roads that may be unsuitable in certain weather conditions or for large vehicles – occasionally with tragic consequences. They also can lose track of your location, give unclear instructions or react slowly, telling you to turn after you pass a junction.

Yet, as with so many other aspects of safety, the rules for using a GPS successfully rely on common sense. For instance: Never depend on a GPS unit as your only means of navigation – take a map. Even then, just because a road shows on a map doesn't mean it's safe to drive. In remote areas, use large-scale maps and tell people where you're heading before getting out of cell phone range.

Also users may fail to regularly update maps or they buy cheap or old units that are just unreliable. Study the reviews before buying.

Used wisely, a GPS unit can be a boon. Just don't believe all they say! And give yourself time to make your own course corrections.

# Be Prepared For The Law Of Auto Breakdowns!

There's some kind of immutable law that says not only that if something can go wrong it probably will, but also that it'll happen at the worst possible time in the least convenient location. In a car for instance, you never run out of fuel outside a gas station, or get a puncture in a car lot on a dry day. And then, of course, you never seem to have precisely what you need to deal with an emergency – unless you're one of those people who are always prepared for these mishaps. If you are, read no further; if not let's talk about how you can join them.

What you need is a car emergency kit. Every good car owner should have one. And these days there's no excuse since there are hundreds of ready-made kits for sale costing as little as \$25 and going up to perhaps \$100. But then, how do you know which one to get? Or what if you want to make your own customized kit? And, of course, there are some essential items that every well-prepared driver needs that won't be in a kit or fit neatly into a box. So, here are some of the essentials that should be in your emergency car kit:

A first aid kit – get one at your local auto parts or drug store.

A reflective warning triangle, preferably one with built-in lights.

A set of jump leads, a tow-rope, fuses and an adjustable wrench.

A flashlight that can both be hung inside the hood or mounted on the ground while you work, and a penknife.

A cell phone. Even if you don't normally use one, keep a pay-as-you-go phone in the glove compartment. Have pen and paper too.

A map of where you're traveling thru (see GPS article item below).

And, of course, a spare can of gasoline.

Oh, and don't forget an oil rag or paper towel – plus the duct tape!

If you're traveling in remote areas or in adverse weather conditions, you should also have a survival kit with warm blankets, self-generating heat pads, energy bars, water – and set off with a full tank of fuel.

## Keeping An Eye On Your Vision

*Glasses for reading and distance vision may have been around for more than 700 years but some people still aren't wise to them. Vanity or just a stubborn conviction they're not needed are usually the main excuse. Bluntly, that's crazy! By avoiding glasses you may hasten a much more severe loss of vision. So, how do you know if and when you need glasses? The first symptoms of weakening eyesight are blurring of either near or distant objects. You can test this by reading a phone book or a distant sign and checking if others can read what you can't. You may also have difficulties with night vision. Frequent headaches after reading are another symptom, or if you have to screw-up your eyes (squint) to focus. Of course, an eye doctor can tell you pretty quickly if you need glasses. Everyone should have their eyes tested every few years when younger and annually once past 50s (or before if you already have glasses). These days you can get barely visible glasses and, of course, totally undetectable contact lenses. So there's absolutely no need to neglect your vision. See?*



## Are You The Client of the Month?

**Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. I truly appreciate it!**

**For outstanding work telling others about our agency, this month we honor:**  
Tracy Schaefer, Auto Pro LLC, Fair Oaks, CA **JULY Client of the Month!**  
will receive a **\$50 Dinner-for-Two Gift Card.**

**Thanks for your continued business!**  
**(Who's next? Hint... it could be you!**  
**Watch this space for the announcement.)**



801 Riverside Avenue, Suite 100  
Roseville, CA 95678



### Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help! For outstanding work telling others about our agency, this month we honor our winners:

Kevin Terry, Sacramento, CA; Dave Campbell, Sacramento, CA; Ismael Morales, West Sacramento, CA; John White, Sacramento, CA; Chris Reilly, Rocklin, CA; Mark Weigand, Roseville, CA, Rebecca Vallejo, Rocklin, CA

### A Not-So-Trivial Pursuit

Park Family Insurance is sponsoring a Trivia Contest and offering you a chance to win a \$25.00 Gas Card. Test your knowledge! Just one correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax 866-772-2912 or mail to 801 Riverside Avenue, Suite 100, Roseville, CA 95678 or email [george@parkfamilyinsurance.com](mailto:george@parkfamilyinsurance.com) this page. Good luck!

***By what name is the musical instrument called a French harp better known?***

Your Name \_\_\_\_\_

Your Address \_\_\_\_\_

Your Answer \_\_\_\_\_

August Winner: No Winner  
August Answer: Glasses or spectacles

### ***Park Family Insurance***

Commercial, Worker's Comp, Group, and  
Auto Insurance

CA License #0D43447

**801 Riverside Avenue**

**Suite 100**

**Roseville, CA 95678**

**Ph: 888-723-PARK (7275)**

**Fax: 866-772-2912**

**Business Hours:**

**7:30 a.m. to 4:00 p.m.**

**Visit us online at:**

**[www.parkfamilyinsurance.com](http://www.parkfamilyinsurance.com)**