

# United Valley News

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Volume I

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## Special points of interest:

- ◆ Let us know when there is a change or update that needs to be made to your policy(ies).
- ◆ Have a child going away to college? Get a Discount!
- ◆ Auto insurance discounts for education and occupation.
- ◆ Flood Insurance is important and cheaper than you think.
- ◆ Did you know United Valley also offers Financial Services, Business Insurance and Health coverage for individuals and groups?

## Insuring Your Summer Vacation Home



Are you looking to purchase a summer home? A summer home provides a great retreat, but it needs to be protected just as much as your primary home. Making sure your getaway is covered can be tricky but not to worry, we are here to help. Here are some tips on how to insure your summer home.

**Start early.** You should let your agent know before you close escrow on your summer home property. Various factors can determine the cost of coverage or whether an insurance company will cover your vacation home at all. You should be prepared for this before you sign anything. In most cases we can offer special

discounts for placing all of your insurance with one carrier. Even if you are buying a property out of state, United Valley can place coverage for you.

**Consult your agent** to see what type of coverage you need but before you do, consider the following: Will the summer home be strictly for private use or do you plan on renting it out throughout the year? These factors will have an impact on the type of policy you should have.

**Consider all of the miscellaneous factors** of the summer home. Is it in an area that is prone to flooding? Does it have a swimming pool (a home with a swimming pool that has no safety fence surrounding it might be difficult to insure)? Will you have an active alarm to protect the property? Location will affect the price and determine whether you need additional coverage like flood insurance.

**Remember to contact your agent any time improvements or renovations are done** on the summer home. Keep track of all items inside and outside of the property. Review your policy with your agent at least annually to determine whether more coverage is needed on your vacation property.

## In The Loop

Keep us in the loop on changes that may affect your policy premiums so we can update your policy with the proper discounts and coverage.

**Attention Home, Condo and Rental Property Owners!** In the past year have there been any major changes to your property? Have you added on, replaced your roof or made any other adjustments? Contact your agent so

he or she can make the proper adjustments.

**Does Rufus or Fluffy need insurance?** We can now provide Pet Medical for your dog or cat through MetLife.

**Do you have a child going away to college?** Save on your auto policy with a *Student Away at School* credit. Contact your agent so we can update your policy and determine if you qualify for a

credit. Does your student need renters insurance to protect his or her personal belongings in their dorm or apartment? Contact your agent today.

### Did you know...

...you can insure items such as jewelry, wine collections, art work and other valuable possessions to protect them at full value in the event of a loss?

## Factors That Effect Your Auto Insurance Premium

**Education and Occupation** - Many carriers offer discounts for both education and occupation. Check your policy to see if you are eligible.

**Driving Violations** - Having an accident or moving violations on your record (speeding tickets, DWI, reckless driving, etc.) puts you at a higher risk for accidents and will likely mean a higher premium. Some insurance companies will penalize you for as many as five years from when the incident occurred. However, as your record improves, your premium will too. By attending

traffic school (when eligible) you can prevent the violation from impacting your insurance premiums. Otherwise, a traffic violation could result in an estimated \$300 impact to your premium.

**Vehicle Type** - When looking at buying a new car consider the following: the more safety features, the higher the savings. The faster the car, the higher your premium.

**Annual Miles** - The national average is 12,000 annual miles. Do you drive less than the average? Check your

policy to see what you are being rated at. If it needs to be adjusted let us know.

**What can I do right now to make sure I have the lowest premium?** One great thing about United Valley is that we have access to over 20 carriers. We can do the shopping for you. We compare quotes to provide you with adequate coverage at the lowest premium.



### Want to save time and money?

Sign up for Electronic Funds Transfer (EFT) and your monthly payments will be automatically deducted from your checking account for a no hassle bill pay.

## California, The Newest State With Carbon Monoxide Bill

Carbon Monoxide poisoning is the leading cause of accidental death in the US. High concentrations of CO— a colorless, odorless gas that is produced when fossil fuel is incompletely burned—can cause cognitive impairment, loss of consciousness, coma, and often death. Carbon Monoxide detection and notification devices in-

stalled in residential and other dwellings provide an effective way to reduce the incidence of CO poisoning.

The Carbon Monoxide Poisoning Prevention Act of 2010 (SB 183) was signed into law by California Governor Arnold Schwarzenegger on May 7, 2010.

This law requires existing homes and dwelling units (owner and tenant occupied homes and apartments) to be outfitted with carbon monoxide alarms, beginning in July 2011. With passage of this law, California joins more than 24 other states in requiring CO protection in homes and other residential and commercial occupancies.

## Five Super Healthy Snacks For Summer

Anyone striving to lose weight knows that potato chips and ice cream can unhinge a healthy eating plan. But that doesn't mean you can't eat snacks – as long as you're eating the right ones. Check out these five nutritious (but surprisingly appetizing) choices.

- 1. Popcorn** – Not only is it whole grain and rich in fiber, but three cups of air-popped popcorn has only 93 calories! Just make sure to skip the butter.
- 2. Dark Chocolate** – This delicious treat is rich in antioxidants, can lower blood sugar and might help protect your heart. Enjoy one ounce for just 126 calories.
- 3. Hard-Boiled Egg** – Eggs are packed with protein to make you feel full and are a mere 80 calories each.
- 4. Almonds** – Rich in fiber and protein, these nuts will keep you full longer. Plus, they're shown to be good for cholesterol and may cut risk of lung cancer and heart disease. A handful (10 nuts) registers at just 69 calories.
- 5. Peanut Butter** – It may be high in fat, but peanut butter is also protein-rich and helps to suppress appetite. Try a tablespoon or two on an apple or some whole-wheat crackers.



## Backyard Pool Safety

Swimming and water play offer cool relief from the summer heat but water can also be dangerous for children. Consider these statistics about water-related injuries in the United States:

- Drowning is the second leading cause of unintentional injury-related death among kids under age 14.
- Most drownings involving children ages 1 to 4 occur in home swimming pools.
- Young children can drown in less than 2 inches of water.

If you have a pool, protect your children from drowning by following these suggestions:

- Never leave your child alone in or near a pool, even for a moment.
- Install a fence at least four feet high around all sides of the pool.
- Make sure pool gates self-close and self-latch at a height children cannot reach.
- Keep rescue equipment (a shepherd's hook and a life preserver) and a telephone near the pool.
- Avoid inflatable swimming aids such as "floaties" — they are not a substitute for a certified life vest.
- Anyone babysitting or watching your child should be able to administer CPR.
- Remove all toys from the pool after use so children aren't tempted to reach for them.

Remember, teaching your children how to swim does not automatically make them safe in the water or mean they do not need supervision.



## How Do I Know If I Need Flood Insurance?

Flooding is the most common natural disaster and standard homeowner's insurance does not cover floods. A flood does not have to be a major event, it only has to impact 2 properties within the same area.

### Here are some facts about flood insurance.

- Just inches of water can cause tens of thousands of dollars in damage.
- Only flood insurance financially protects your home and personal property from floods by compensating homeowners, renters and business owners for covered flood losses and as opposed to a disaster loan, there is no payback requirement.
- About 25 percent of all flood insurance claims come from low- to moderate-risk areas.

### Preferred Risk Policies provide protection at the best price.

- For just \$119 a year, homeowners can purchase a minimum of \$20,000 building and \$8,000 contents coverage (\$25 more if there is a basement).
- Renters can pay as little as \$39 per year for \$8,000 contents coverage.
- Business Owners can buy \$50,000 building coverage and \$50,000 contents coverage (per building) for just \$550 per year.
- To qualify for a PRP, the property must be located in a low to moderate risk zone.

### We Love Referrals...And So Will You!

When you refer your family or friends for an insurance quote you will receive a Starbucks gift card when a policy is issued.



## Affordable Insurance For Your Life

### Take control of your financial future and protect your family!

Whether its retirement, life insurance or college savings you're worried about, we're here to help. Our financial services advisors work with professionals



across California to find solutions to minimize uncertainty while improving a secure quality of life. We will develop an action plan to meet your short and long term financial goals.

**Business Insurance** - Did you know United Valley has insurance solutions for your business too? Whether you've been in business for 60 years or your business is just taking off, we can help with cost cutting strategies and tools to save you money and keep your business protected.

**Need Health Insurance?** We've got you covered with health insurance for individuals and groups.

**Don't wait to get the proper coverage. Contact your agent today for more information on the products and services available!**

## United Valley Insurance Agency

PO Box 27020  
Fresno CA 93729-7020

Phone: 800-549-4242  
Fax: 888-329-8842  
www.unitedvalleyagency.com  
Lic. 0655225



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## A Note From United Valley

We value each and every one of our customers and continue to look for new and better ways to serve you. We asked ourselves what we would want to see in a newsletter from our insurance agent and have included them in this Summer Issue. We hope you enjoy the first edition of United Valley News.

In addition to our newsletter, we have made some exciting department changes. It is with pleasure that I announce, Josephine Yonangitti and Sara Sordi have been promoted to Personal Account Executives. This new position provides a dedicated sales force to conduct coverage reviews, new business proposals and applications. More importantly, it allows us to provide you with devoted Account Managers to service your insurance needs. We have promoted Judi Libby to an Account Manager and hired a full-time Account Manager, Ron Hancock, for our Madera office. Our service team now includes a total of 10 individuals, all committed to providing you with outstanding customer service.

We value your feedback and encourage you to share your comments about this newsletter or the service you have received.

Thank you for your continued business.



Jen Rolbiecki  
Personal Lines Manager

## Let Us Know How We're Doing

**Complete our short online survey and you will automatically be entered into our quarterly drawing. Visit [www.unitedvalleyagency.com](http://www.unitedvalleyagency.com) and click on the "We Value Your Feedback" button to complete the survey.**