



# Gerald Reed's GOOD NEWS INSURANCE UPDATE

A Bimonthly Newsletter For Friends & Clients of The Summer Group

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## HALLOWEEN HEALTH AND SAFETY TIPS



**F**or many people, autumn events like Halloween and Harvest Day are fun times to dress up in costumes, go trick-or-treating, attend parties, and eat yummy treats. These events are also opportunities to provide nutritious snacks, get physical activity, and focus on safety. Below are tips to help make the festivities fun and safe for trick-or-treaters and party guests.



**SWORDS**, knives, and similar costume accessories should be short, soft, and flexible.



**AVOID** trick-or-treating alone. Walk in groups or with a trusted adult.



**FASTEN** reflective tape to costumes and bags to help drivers see you.



**EXAMINE** all treats for choking hazards and tampering before eating them. Limit the amount of treats you eat.



**HOLD** a flashlight while trick-or-treating to help you see and others see you.



**ALWAYS** test make-up in a small area first. Remove it before bedtime to prevent skin and eye irritation.



**LOOK** both ways before crossing the street. Use established crosswalks wherever possible.



**LOWER** your risk for serious eye injury by not wearing decorative contact lenses.



**ONLY** walk on sidewalks or on the far edge of the road facing traffic to stay safe.



**WEAR** well-fitting masks, costumes, and shoes to avoid blocked vision, trips, and falls.



**EAT** only factory-wrapped treats. Avoid eating homemade treats unless you know the cook well.



**ENTER** homes only if you're with a trusted adult. Otherwise, stay outside.



**NEVER** walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.

**SAVE UP TO 37% or MORE!**

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- Life Insurance
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- Business Insurance
- Health Insurance
- Apartment Buildings
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- Water Crafts
- Motorcycles
- RV Motor Homes
- Mechanical Breakdown
- Bonds
- Workers Comp
- Group Health
- Dental/Vision

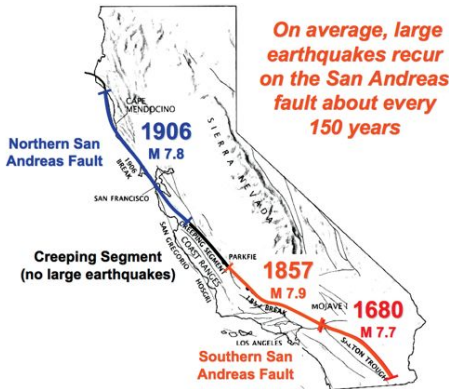
# Be Quake-Smart!

## Consider Earthquake Insurance

We all prefer not to think about the hidden danger of living in California: "Earthquake" Experts agree that the potential of a disaster happening is not a question of "if" but of "when". Earthquake is not a covered peril on your homeowner's insurance. A quake can strike anytime, anywhere. Please don't jeopardize your biggest investment.

### BE PREPARED!

Call us today for more information.  
(888) 541-9444



## OCTOBER is . . .

### Fire Prevention Month!

Planning and practicing a home fire escape plan is a smart thing to do. Get together with your family to draw a plan of your home that includes all windows and doors. Here are some important tips to help you make your plan:

**1 TWO WAYS OUT:** Every room should have two ways out. One way out would be the door and the second way out may be a window. If your first way out is blocked by fire or smoke you should use your second way out. Emergency escape from a second story window may involve using a home fire safety ladder. If your escape plan includes an escape ladder, practice using it from a first floor window with a grown-up.

**2 WORKING SMOKE ALARMS:** Make sure your home has at least one smoke alarm on every level and outside the sleeping areas. If you sleep with your bedroom door closed, ask a grown-up to install a smoke alarm inside your bedroom. Ask a grown-up to test your smoke alarms each month by pushing the test button, and to replace the batteries once a year or when it makes a chirping sound which means

the battery is running low.

**NOTE:** Newer smoke alarms have a universal signal repetition of 3 beeps, followed by a 1 1/2 second pause.

**3 OUTSIDE MEETING PLACE:** Pick a family meeting place outside the home, where everyone will meet once they have escaped. A good meeting place would be a tree, a streetlight, a telephone pole, or a neighbor's home. Be sure to stay a safe distance from emergency vehicles.

**4 LOTS OF PRACTICE:** Practice your plan with your family at least twice a year. Get your family together for tonight and practice your "great escape." Remember: Never go back inside a burning building. Once out, stay out!

## THANK YOU FOR YOUR REFERRALS!

- Yolanda Duarte
- Maria Lopez
- Shannon Olivas
- Georgina Terrazone
- Marisol Nava
- Michelle Tumolo (2)
- Diana Elia
- Marie Deblasio
- Debra Macias
- Barbara Jay
- Felipe Cruz
- Yacoub Hilo
- Livier Romero (2)
- Kristin Pappas (4)
- Eddie Martinez
- Robert Kurz
- Greg Jones (3)
- Barbara Waldman
- Raymond Harris
- Gabriela Perez
- Nami Va ( N.E. Carpet Solutions)
- Shannon Wainwright
- Jennifer Hummer
- Nancy Gau
- Murlee Postero
- Felipe Sanchez (King Distribution)
- Maria Mendoza (Orchids Beauty Salon)
- Donald Thomas
- David Arnold
- Sandra Adolphus
- Mike McDonald
- Brian Harold
- Richard Taylor
- Grace Garcia
- Jesse Hernandez
- Rosa Trejo
- Thanh Duong (2)
- Liz Young
- Carrie Burgers
- Thomas (Mark) Clements (2)
- Ross Magazine
- Norma Mar
- Sophia Avila
- Angela Estrada (Citivide Realty)
- Joseph Javaherdashti
- Maria Lira
- Michael Flanagan
- Joseph Picco
- Lisa Fanning
- Emmanuel Mojtahedian
- Christopher Peck
- Jennifer Hummer
- Debra Macias
- Francis Chuatoco
- Gabriel Perez
- Rori Long
- Stephen Kerpan Jr.
- Andrew Purdy

## REFERRAL PRIZE WHEEL WINNERS!



Dave Arnold



Freddy Jacobs



Maria Romero



Mark Delpino



Michael Sakadjian



Noran & Jaime Teran

Check out our website  
[www.summergroup.net](http://www.summergroup.net)  
for more photos and videos!



## Minding YOUR Business!

*Do you have  
Tunnel Vision?*

Are you blind to the world around you? It might be time to take a break even if it's just a day. Working too much will take its toll on your psyche and your body. Be sure to give yourself a break sometimes!

## Weird Laws . . .

**BALDWIN PARK:** Nobody is allowed to ride a bicycle in a swimming pool.

**ARCADIA:** Peacocks have the right of way to cross any street, including driveways.

**BLYTHE:** You are not permitted to wear cowboy boots unless you already own at least two cows.

## WE GET MAIL!

**Great Claims Service!** "Excellent, Superb, Painless, etc...! Thank you Heather!"

**Darrell Flanders » Whittier CA**

**Really Understood My Needs...** "This is my first experience with Business Insurance. I got 3 quotes from companies that could quote my specs. Cost is not the only criteria, but it turns out that you were the most cost effective and I felt Cecilia Case really understood my needs and found a perfect policy for our company. Since then I have been very impressed with her responsiveness to my numerous customer service requests. Cecilia is a winner and I am pleased to have her on my account!"

**Skip Dawson » Long Beach CA**  
**College Planning of Greater Long Beach**

**Friendly Claims Service!** "Everyone was very polite and caring!"

**Adrian H. Trujillo » Hacienda Hts., CA**

**Quick Claims Service!** "Overall, my experience and the help I received minimized the hassle of getting into a car crash. All claim reps were very quick to get things done... Overall it wasn't a very stressful experience!"

**Braden Miller-Wakeham » Whittier CA**

**Good Claim Response!** "Good Response! Good Service!"

**Georgia Cerezo » Pico Rivera CA**

**Very Impressive!** "I was so impressed with how smoothly this was handled and how nice everyone was. I didn't have to pay any out of pocket and everything was arranged from drop off, car rental to pick up. Thank you for making it a very pleasant experience!"

**Diane Lavalette » Whittier CA**

**Punctual, Thorough and Professional!** "My claim service was very punctual, thorough, professional!"

**Dan Withee » Rancho Palos Verdes CA**

**Fast with No Hassle!** "Very satisfied with overall experience. Fast with no hassle!"

**Tom Jordan » Whittier CA**

**Very Pleased!** "Very Pleased."

**Maria E. Castaneda » Glendora CA**

**Excellent and Very Friendly!** "From calling and speaking with my agent Alicia, to claims adjuster Susan Crow...EXCELLENT!!! They were both professional and helpful. They answered all my concerns and assured me they would handle all issues that needed to be taken care of. They were prompt and very friendly. Thank you!"

**Alice Cakmak » Whittier CA**

**The Lady That Hit Me Was A Pain!** "Everyone was very helpful. Had no problems with my insurance. But, the lady that hit me was a pain! Thank you for all your help!"

**Craig P. Harold » Orange CA**



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www.SummerGroup.net

**A MONTHLY NEWSLETTER FOR FRIENDS & CLIENTS  
OF THE SUMMER GROUP INSURANCE AGENCY**

## 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 and couldn't do it without your help!

***The Summer Group - Gerald Reed***

"The highest compliment I can receive from you would be the referral of my services to your family, friends and business associates. For this, I offer my heartfelt thanks and appreciation"



## Quick Tips

### From Your Protection Team

#### #1) THE HIGH COST OF LOW DEDUCTIBLES...

Did you know that your **LOW deductible** on your current auto, home or commercial insurance policies **may be costing you MORE than you think?**

Your "deductible" is the amount you pay when you make a claim before your insurance company pays. There are many reasons why deductibles exist. Essentially, there are many expenses associated with processing an insurance claim. Through the necessity of deductibles, the expense of processing many small claims has been lowered for insurance companies. Insurance companies pass the **SAVINGS** onto consumers that **RAISE** their deductible higher through lower premiums.

Deductibles also reduce "moral hazard". Insurance fraud is a huge problem in our industry which costs us all more money. If there was no cost to them, dishonest people would generate even more fraudulent claims.

It is important that you **review your deductibles** with your agent; increasing your deductibles high enough that it is affordable to you, can get you a premium reduction, **SAVING** you lots of money over time. Please call now to fine out exactly how much money you can save!

#### #2) "I AM AUTOMATICALLY COVERED!"... OR ARE YOU?

If you purchase and add on non factory parts (including dealer installed) to your personal or business automobile, chances are your investment is NOT insured unless you call our office and add special equipment coverage to your policy. Items like wheels, special paint, signage, car wraps, stereo equipment etc. need to be addressed before proper coverage can be afforded. Please, anytime you invest in a vehicle upgrade, call our office for a quick review!



**Heather Weyers**  
CIC, CMSR



**Cecilia Case**  
CMSR



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