



**Gerald Reed**  
President | Trusted Advisor

# Gerald Reed's Good News Insurance Update

May/June 2009

A Bimonthly Newsletter For Friends & Clients of The Summer Group

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## Mercury Insurance Named One of America's Most Trustworthy Companies by Forbes.com

*For a second straight year, Mercury received the highest score awarded!*

*The Summer Group is proud to share the following news to our valued clients. Mercury continues to be the #1 choice of our clients. In the current financial crisis, it is wonderful news knowing your insurance is being place with America's Most Trustworthy Insurance Company (In fact the highest score awarded second year in a row)*

LOS ANGELES, April 14 /PRNewswire-FirstCall/ -- Mercury Insurance has been named as one of America's 100 Most Trustworthy Companies in an annual survey commissioned by Forbes.com. **Mercury is only one of 10 companies to appear on the list three years in a row, and the company achieved the highest score awarded for the second consecutive year.**

Conducted by Audit Integrity, the list ranks the nation's top 100 companies that have consistently demonstrated transparent and conservative accounting practices and solid corporate governance and management.

"It's critical in today's current economic environment that investors and consumers have confidence in the companies with which they choose to do business," said Gabriel Tirador, president and chief executive officer of Mercury General Corporation. "Mercury has always worked very hard to earn the trust of our customers and the investment community. We are very proud that these efforts have been recognized, and that Mercury has once again been named as one of America's most trustworthy companies."



(L-R) Gerald Reed(Pres. The Summer Group), George Joseph(Chairman Mercury Ins. Group), Gabe Tirador (Pres/CEO Mercury Ins. Group)

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

### Did you know we offer all these services?!

- Home Insurance
- Condo Insurance
- Auto Insurance
- Personal Umbrella
- Life Insurance
- Flood Insurance
- Business Insurance
- Health Insurance
- Apartment Buildings
- Restaurants
- Antique Cars
- Water Crafts
- Motorcycles
- RV Motorhomes
- Mechanical Breakdown
- Bonds
- Workers Comp
- Group Health
- Dental/Vision



May 10, 2009

JUNE 24, 2009

**HAPPY FATHER'S DAY**

# QUICK TIPS FROM YOUR PROTECTION TEAM

**Cecilia Case**



**URGENT!!! VACANT PROPERTIES** – The news is filled with stories about the unfortunate reality of vacant properties. Homes and businesses alike are standing empty. Many owners may have purchased homeowners/dwelling or business insurance policies while the homes or businesses were occupied and now that there is a vacancy may have incorrectly assumed they are secure with that coverage in place.

Vacant or unoccupied property presents special challenges. The premium charged for occupied property does not take into consideration the increased exposure of vacant and/or unoccupied property.

The insurance provided by most policies is limited, and may not respond at all if the property has been vacant for more than 60 consecutive days (prior to a loss)!

Many if not most insurance companies will cancel coverage immediately if they become aware of the vacancy. Even if the policy is not canceled there may be problems in the event of a loss. The occupancy status is considered essential (material) to the insurance company. When the use and/or occupancy of a property changes many insurance companies no longer want to insure the property.

Of major importance:

- Insurance is suspended on glass (window/block) breakage
- There is no coverage for freezing of a plumbing, heating, a/c, or automatic fire protection sprinkler system or of a household appliance caused by freezing if a structure has insufficient heat, and/or the water system has not been shut off and drained
- Vandalism and theft is not covered

On a commercial building ... if there is 31% or less occupancy in addition to the above, ALL claims are reduced by 15% ... depending on the policy and insurance company involved the entire policy may be void in the event of a vacancy or lack of occupancy. There are, however, solutions. We pride ourselves on finding solutions for our clients. We must, however, be first made aware of the vacancy or occupancy. Please contact us if your property undergoes an occupancy change and we will help guide you through the necessary steps to obtain proper coverage. Your policy may contain different limitations and exclusions. It is important you contact us immediately if a vacancy or lack of occupancy occurs.

**Heather Weyers**  
CIC, CMSR



**Why Making Your Payment On Time Is Important.**

We do not want to have to tell you ... I'm sorry to say you have no coverage. Here is another unfortunate recent story that I do not want to happen to you:

"I just spoke to another client whose policy lapse for nonpayment and got into an accident this morning at 6:15 am. She made her payment at 7:00 am, too late! We contacted the at fault party only to find out this person did not have coverage either. Our client expects her car to be a total loss. Both parties also face the consequence of a suspended drivers license for not having insurance."

Too many people are pushing off paying their insurance thinking nothing is going to happen. Please be careful about the due date on your next insurance bill.

## Referral Prize Wheel Winners!

**Michelle Deharo**

**Abram Barragan**

**Ryan Sieber**



**Cathy Addcox**

**Steve Hernandez**

**Beth Day**

**thanks!**

**Thank you for your referrals**

- |                    |                    |                     |
|--------------------|--------------------|---------------------|
| Cathy Addcox       | Armando Hernandez  | Nevart Mooradian    |
| Angela Aguilar     | Cindy Hernandez    | Leo Omelas          |
| Charles Allen      | Roman Jimenez      | Kristin Pappas      |
| Marlon Angeli      | Dolores Johanssen  | Anthony Patella     |
| Tom Antunes        | Greg Jones         | Walter Perez        |
| Leon Boulos        | Michael Jordan     | Lynn Perre          |
| Eric Boyle         | Anthony Kalaj      | Martin Rivera       |
| Yesenia Castillo   | Emad Kalta         | Maria Romero        |
| Cecil Christian    | Russell Kubota     | Terisa Sennett      |
| Jacque Contreras   | Deb Krutz          | Steve Shabaz        |
| Beth Day           | Gilbert Lemos Sr.  | Amar Sodha          |
| Michelle Deharo    | Alma Lopez         | Bernard Swift       |
| Julianne Dias      | Maria Lopez        | Michelle Tumolo     |
| Peter Do           | Denise Marlborough | Leopoldo Uniza      |
| Steve Floryan      | Sonia Medina       | Jonathan Villanueva |
| Michael Garabedian | Ruben Mendoza      | Cynthia Wafer       |
| Laura Garcia       | Freddy Minjarez    | Rudy Ybarra         |
| Gerald Gutierrez   | Felisa Monroy      |                     |

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

# IN YOUR COMMUNITY

## The Summer Group Tops Donation Goal of \$25,000!



Since 2005, The Summer Group has proudly donated \$25,080 to PCRPF (Pediatric Cancer Research Foundation) to save and better the lives of children afflicted with cancer in your community.

We are proud to include PCRPF as our 2009 recipient of our Referral Rewards Program donations. Our goal for this

year is to exceed 400 referrals with the help of our wonderful clients who place their confidence and trust in their Summer Group Protection Team! If we can hit our goal with your help, we can donate another \$4,000 to PCRPF.

**Not All Insurance Agents Are Created Equal.** Here at The Summer Group, we donate 10% OR MORE of our income to local charities in your community! You can be proud of your choice of The Summer Group as your Insurance Protection Team. Please help us continue to help local charities by referring your friends, neighbors, family and clients. Rest assured, we will provide them the very best service.

To learn more about PCRPF or to help, please visit [www.pcrf-kids.com](http://www.pcrf-kids.com)

*"The Summer Group is one of our terrific sponsors of the holiday card program. Their support covers the entire cost of printing and distribution of cards so that the proceeds of every card purchased can go directly to the research on children's cancer. The Summer Group's sponsorship is invaluable in the fight against pediatric cancer.*

*Each year, PCRPF creates holiday cards based on the designs of kids with cancer. The kids love it because it gives them the opportunity to use their talents to help in the fight against the disease that they have. Our sponsors like the Summer Group help us enormously in the battle against cancer by underwriting the cost of printing, packaging and distribution of all our holiday cards. This year, about 500,000 cards will be purchased by people and, by virtue of the support of the Summer Group and other sponsors, all the proceeds from those sales can go directly to research on pediatric cancer. We are very grateful for the wonderful support of Gerald and Lisa Reed and The Summer Group."*

— Scott Evans, Director of Development  
Pediatric Cancer Research Foundation



Gerald Reed with AYSO Spring Select "Invader" team members Amanda Tovar and Briana Valles.



Gerald & Summer Reed proudly donating to Los Angeles Mission.



Gerald Reed and Officer Gina Sepulveda of the L.A. County Sheriff Department.

## MINDING YOUR BUSINESS

### Hiring Decisions Made Easy

Finding good help isn't easy; especially for small business owners who can't afford costly hiring mistakes. Secure and instant access to criminal records and other public information can help clients be sure they're making the right personnel choices and reduce exposure to fraud, workplace violence, and negligent hiring lawsuits.

#### Why perform a background check?

Background screening is so important that federal, state and local regulations require checks for employees in industries like teaching, day care, health care, and law enforcement.

Some of the benefits of background checks are:

- Reduced turnover by identifying employees with a questionable work history, which in turn reduces hiring costs.
- Increased protection of the company's data and trade secret assets.
- Increased safety by reducing the chance of workplace violence.
- Reduced losses from theft and embezzlement by identifying those who have previously been involved with these activities.

**We can refer you to sources that will offer a discount for their services since you are a valued client of The Summer Group. Just give us a call!**

**30%** of all business failures are caused by employee theft

**36 billion** are lost due to workplace violence

**50%** of all new hires don't last

**53%** of job applicants provide false information

Source: IntelliCorp

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

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**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!

*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"*

**We Get Mail!**

**This may be the first customer testimonial I have written, which is really a compliment to you!** "I wanted to take a moment to say thank you for your assistance. I have a full schedule and can always count on you to follow through on my requests the first time! I love the fact that you are very knowledgeable about the products you offer and from my perspective, you save me time which is really the most important thing you can do for a client ... well that, and save me money!!!

I am glad to have you as my customer service rep and have enjoyed working with the Summer Group! Great job!"

— Steve Traut, Tustin CA

**Very Friendly Service!!!** "The Summer Group has and still provides me and my family excellent serviced. We have been with The Summer Group for about 15 years now and we feel like you are one of the family. Thank You Heather and everyone at The Summer Group for always being there for us and ALWAYS WITH PLEASANT ATTITUDE ... GOD BLESS!"

— Cecilia Sieber, Rowland Heights CA

**Baby Mason Reed •**

**Update Corner**



*I am proud to announce the finalization of our adoption of Mason Michael Reed shown here following our final court hearing recently. All I can say to anyone interested in adoption ... GO FOR IT! Mason is truly a blessing and we are so very lucky he is part of our family.*