



# PROTECT YOU BETTER LETTER

A Quarterly Newsletter for Friends and Clients of  
Engle & Associates Insurance Brokers

www.EngleInsurance.com

877-544-8929



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

- ◆ Business Insurance
- ◆ Home Insurance
- ◆ Auto Insurance
- ◆ Boat, RV, OHV Insurance
- ◆ Motorcycle Insurance
- ◆ Life Insurance
- ◆ Health Insurance
- ◆ Flood Insurance
- ◆ Earthquake Insurance
- ◆ Personal Umbrella
- ◆ Commercial Auto
- ◆ Bonds
- ◆ Workers Compensation
- ◆ Group Health
- ◆ Annuities

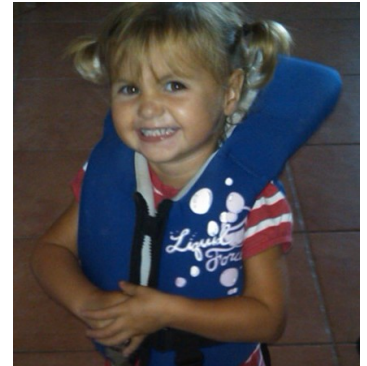
### SPECIAL PROGRAMS:

- ◆ Automotive Service
- ◆ Farm & Ranch
- ◆ Restaurants
- ◆ Contractors
- ◆ Vineyards & Wineries
- ◆ Homeowners Associations

## Big News

First, I want to apologize for the newsletter hiatus. I have some exciting news to share with our client family, and that is that my family is growing. My husband, Travis, and I are expecting another baby in early November, so needless to say, things have been a little bit busy around the office in preparation for my temporary absence.

Baylee is very excited to be a big sister. She knows her baby sister is in mommy's tummy, but sometimes she has a baby sister in her tummy too. She has been known to tell strangers that there's a baby in her belly button. On a side note, Baylee is going to be 2 at the end of September. Wow, how time flies! We spent labor day weekend out at the lake with family and friends and had a blast. I snapped this picture of Baylee (little miss Safety First) and had to share.



-Jayne Engle-Allen

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## WELCOME



LISA K MURDOCH, CIC

Please join me in welcoming Lisa Murdoch to the Engle & Associates team. Lisa comes to us with 20 years of insurance industry experience and her can-do attitude makes her a perfect fit for our valued clients. Lisa specializes in commercial insurance and will be an account manager in our commercial insurance department. Our commercial department works with businesses of all sizes and types, from your main street mom and pop operations up to some of the largest firms in California. **Don't have your business insured with us?** Give Lisa a call, and she can complete a free protection review for you. Think of it like getting a second opinion on your insurance protection. **Call Lisa Today: 805-544-8929**



# Scott's Financial Focus

## LIFE INSURANCE - WHY NOW?

September is **Life Insurance Awareness Month** - for more information about life insurance, call our office or visit [www.lifehappens.org](http://www.lifehappens.org)

Life Insurance is a general term that describes a breadth of insurance products that are designed to make ones family whole again in the event of the unthinkable. Life insurance is something that we, as human beings, tend to put off purchasing because it forces us to consider our own mortality. This makes us all feel uneasy, but there are two major reasons you shouldn't put off this important purchase.

1. *The sooner you buy life insurance, the lower your rate will be. Let's face it, the older you are, the closer you are to the end. Rates are lower when statistically you are expected to have more years ahead of you.*
2. *If you are healthy today, you will qualify for good rates. If you are diagnosed with a serious illness, the rates may be many times higher or you may not qualify for coverage at all - when you need it most.*

### **7 REASONS WHY EVERY FAMILY SHOULD HAVE LIFE INSURANCE:**

- ◆ **Buys Time** - Allow Loved-ones to focus on their grief by helping to pay for the final expenses.
- ◆ **Provides a fresh start** - Allows family to pay off debts.
- ◆ **Generates Income** - Provides the money needed for the family to maintain their lifestyle.
- ◆ **Offers Flexibility** - Gives your surviving spouse the time to grieve and get their life in order.
- ◆ **Creates Opportunities** - Can provide funds for starting a business or going to college.
- ◆ **Funds for your future** - Grow funds for the kid's college or your retirement.
- ◆ **Leaves a Legacy** - Gives you the chance to provide long-term financial security for future generations!

For more information on Life Insurance, call me at 805-544-8929 -Scott Engle, LUTCF

# DON'T BRUSH ASIDE WILDFIRE RISKS

This Summer has been especially mild, but experts are predicting a warm Fall season. For those of us in California, this means a late fire season. During hot, dry days, the risk of wildfires that threaten communities and individual homes reaches its peak. If you live in a vulnerable area, you can significantly cut the risk of becoming a victim by clearing all flammable brush and other vegetation within 50 to 100 feet around your home and by cutting off tree limbs that overhang your roof.

Because sparks, glowing embers and smoke can be wind-borne, you need to ensure your neighbors are savvy about the risks too. Maybe you share common areas that you can clear together. In fact, it's a good idea for whole communities to organize a fire defense plan that includes other nearby property and an effective way of communicating and acting together if the worst happens – because you won't have time to think of it then.

If you're unfortunate enough to be trapped by fire, call 911 and stay outdoors, ideally on a road or bare land. If you can't get outside, close doors and windows and stay away from outside walls. If you're in a car, close windows and get on the floor.

Remember, an ounce of prevention is worth a pound of cure. If you would like more information on how to make your home more wildfire resistant, please visit [www.fire.ca.gov](http://www.fire.ca.gov) or call our office and we will send you a homeowners checklist for wildfire safety.



## 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!

John Gonyer  
Ed Chadwell  
Julie Wardlaw  
Matt Humphrey  
Ken Porche Jr.  
Tina Humphrey  
Monica Rodriguez  
Louise Payne  
Brendan Farrell  
Claudia Ortiz  
Diane Harrison  
Hollis Fernandez  
Cathy Rangel  
Christina Johnson  
Dr. Alan Forrest  
Ross Jones  
Carol Hall  
Cynthia Reynoso  
Michele Engle  
Jaime Strand  
Jeff Craig  
Pat Young  
Emre Kacar  
Charlotte Duerig  
Scott Hendry  
Thom Brajkovich  
Stacey Bromley

## Ensuring Peace of Mind when College Beckons

This is an exciting but stressful period if someone in your family is heading off to college for the first time in a few weeks. Seems like there are 1001 things to think about and plan for. Make sure insurance is one of them - preferably at or near the top of your list. That's because there are more than 50,000 thefts and other property crimes on US campuses every year - and countless more routine and emergency medical incidents.

In some cases, existing homeowners, health and auto insurance policies provide the coverage you need. In others you may need separate or additional coverage, especially if the student will be away from home. Here are some of the issues to help you decide:

**Property Insurance:** It's amazing how the value of a student's personal belongings quickly add up, often to a five figure number. You should check whether your homeowners insurance covers this - but remember, even that may require expensive items such as computers or valuables to be separately listed in the policy. Otherwise, consider renter's insurance, which has the added advantage of liability protection.

**Health Insurance:** Most family policies cover dependents who are full-time students to age 23 (or beyond in some states), but definitions of "full time" vary by insurer. Students who marry will likely lose this coverage. Also, if your policy is through a Health Maintenance Organization (HMO) and the student is outside of their coverage area, although they'll probably be covered locally for emergencies, they may have to return home for routine medical visits. Separate student health insurance plans are available but benefits are usually limited compared with family policies. Premiums are affected by a range of considerations including deductibles and co-pays. Our health insurance experts can help you review your options.

**Auto Insurance:** The key issue here is whether the student's existing auto insurance policy imposes any limitations on coverage for extended out-of-state use. In addition, you also have to let the insurer know when the auto is going to be parked or garaged at a new location, especially, again, if it's out of state. Is your student going away sans vehicle? If so, you may qualify for a discount.

The important point is the need to always check the extent of your existing coverage before the student leaves. Of course, we would be happy to work with you on this and provide further information and advice.

## 2nd Quarter IPOD Winner

Koreen Phillips of Nipomo, CA



*Koreen Won this Ipod Nano 5th Generation, including built in video camera!*

### **WE WANT YOU TO WIN TOO!**

Simply refer friends, colleagues, relatives, or whomever to our agency, and we will enter you in the drawing.

Call us Toll Free: 877-544-8929

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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.

-Jayne Engle-Allen



## Tell Others About Us and Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients

**WE WANT TO REWARD YOU FOR SENDING OTHERS TO OUR AGENCY...**

We also want to reward our community, don't forget about our...

# 2010 GIVING BACK REFERRAL PROGRAM

### ***Here's what your friends and neighbors are saying about us...***

*"Our family was fortunate enough to have **Engle Insurance** review our auto, home and personal liability coverages. Sarah did a terrific job on our daughters auto insurance, so we had her look at ours too. We saved so much money over one year, it was great! I would recommend **Engle Insurance** to anyone!"*

**- Maem Sheehy, San Luis Obispo, CA**

*"**Engle & Associates** has been providing my business with insurance services since I founded Star Automotive in 2006. From vehicle insurance to liability policies to group health insurance, I have always felt my best interests were being considered in the products I am offered."*

**- Brian Wampler - Owner, Star Automotive, San Luis Obispo**