



For a Range of Reasons

FALL 2012



Let the Celebration Begin Partnership with the Ontario Reign Kicks off Kessler Alair's 90th Anniversary

As you may know, 2013 marks our 90th anniversary in business, and we are planning to shout it from the rooftops! As one of the largest independent insurance agencies in the area since 1923, we have much to celebrate and many exciting activities in the works. We look forward to sharing this memorable time with each of you and hope you take advantage of the many activities we have in store.

Don't forget to follow us on Facebook at fb.com/kessleralairinsurance or check us out online at kessleralair.com to be a part of all the festivities!

To kick off the festivities, we are proud to announce our partnership with the **Ontario Reign**, the sole minor league hockey team in Southern California and affiliate to NHL's 2012 Stanley Cup Champion Los Angeles Kings. Together with The Ontario Reign, we are thrilled to show our **appreciation** and offer our clients **free game vouchers** to your pick of seven captivating home games scheduled from November to January at Citizens Business Bank Arena. Simply call **909-931-1500** or email cdalton@kessleralair.com to request your vouchers and enjoy a memorable night of hockey with family and friends on us.

It's our way of saying thank you for being a valuable member of the Kessler Alair family.

Free hockey tickets to The Ontario Reign are just the beginning. We don't want to give all of our plans away, but here's a small glimpse into what you can expect during our 90th anniversary celebration in 2013:

- **Gene Alair Interview:** 92 years old and a force to be reckoned with shares his memories of the firm and insight on how to continue the tradition of personal service.
- **Social networking** contests with great prizes, including VIP passes to The Ontario Reign games
- **Partnership and activities** with a local non-profit organization.
- **Upland and Rancho Cucamonga Chamber of Commerce** events
- **Historical and personnel** highlights
- And **much, much more...**

With another year coming to an end, we want to wish you and yours a safe and healthy holiday season, and we look forward to celebrating our 90th anniversary with you in the New Year.

The vouchers are good for the following dates:

- Nov. 28, Wednesday..... 7pm
- Dec. 7, Friday 7pm
- Dec. 9, Sunday 3pm
- Dec. 19, Wednesday..... 7pm
- Jan. 4, Friday 7pm
- Jan. 16, Wednesday..... 7pm
- Jan. 21, Monday 1pm

Each voucher is good for one (1) game ticket in the Wrap Around Defend Sections 101, 102, 118-122. The ticket voucher(s) must be redeemed at the box office at Citizens Business Bank Arena, 4000 E. Ontario Center Parkway, Ontario, CA 91764. Although vouchers are redeemable on the day of the game, it is strongly suggested that they be redeemed ahead of time to ensure that seating is available.

Kessler Alair Celebrates Grand Opening at Victoria Gardens



Ribbon Cutting with Kessler Alair Owners, Employees, Dignitaries as well as Rancho Cucamonga Chamber members.

As a business resident and staple in the Upland area for the past 90 years, Kessler Alair now expands its reach with a new location in Rancho Cucamonga. Centrally located in Chaffey Towne Square above the popular Yard House Restaurant, the new Kessler Alair 5,000-square foot office is home to more than 15 agents specializing in an abundant portfolio of insurance services, from automobile and home to worker's compensation and employee benefits.

Alair," said C. Brad Kessler, president, Kessler Alair Insurance Services.



Rancho Mayor, Dennis Michael, congratulating Brad Kessler, with Michael Donaldson, Christina Ades, & Dennis Ferguson looking on.

On the eve of its 90th anniversary, Kessler Alair welcomed the public as well as many state and city officials to the grand opening of its newest location in the growing and fashionable shopping district at Victoria Gardens, showcasing its ongoing commitment to providing local and accessible insurance solutions to the rapidly growing Foothill communities.



Rancho Mayor Dennis Michael & Councilman Bill Alexander with KAIS owners.

With hundreds of people visiting Victoria Gardens each day, the new office will enable Kessler Alair to be an integral part of the shopping experience by offering a one-stop insurance solution, bringing convenience, quality, and passionate customer service to current and future clientele.

California Senator Bob Dutton, Rancho Cucamonga Mayor Dennis Michael, and Upland Mayor Ray Musser, along with key constituents from San Bernardino County and the respective Chamber of Commerce offices, made insightful presentations and gave much praise to Kessler Alair for its service to the Inland Empire since 1923 as one of the largest independent insurance agencies in the area.



Mike Morrell-State Assemblyman, Michael Donaldson-Vice President, Brad Kessler-President, Christina Ades-Vice President, Dennis Ferguson-Vice President.

"Despite a sluggish economy, the Inland Empire remains the fastest growing region of the state. By 2015, the population is projected to reach five million people. Kessler Alair is committed to educating and providing our growing community with the latest insurance information and access to competitive rates," noted Kessler.



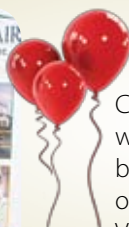
Michael Kessler-Vice President, Brad Kessler-President, Ray Musser-Upland Mayor, Dennis Ferguson-Vice President.

"Victoria Gardens is the regional town center of our community. Similarly, Kessler Alair has been the long-time epicenter of superior insurance services supported by a compassionate, industry-leading staff. Put the two together, and it only makes sense that this is the ideal location for our second office as well as the continued growth of Kessler



"We have been with Kessler Alair Insurance Services for over 20 years and they are amazing! They keep us updated with changes and when our son went away to college they were able to save us a large amount of money on our auto insurance. They have also been able to save us money with Homeowners. We give them 5 stars because they deserve it. You won't be disappointed with this company at all!"

—LuAnn M. of Hesperia



Congratulations!

Congratulations to our client **Delona S.** from Upland who won the \$50 American Express Gift Card donated by Safeco Insurance for our Facebook contest in honor of our Grand Opening for our newest location at Victoria Gardens.

Kessler Alair Calendars Are Here!

Once again we will have Kessler Alair wall calendars as well as gold desk calendars available for our clients while supplies last. *If you would like one, please call our office to make sure you are on our calendar mailing list.*



The Importance of Renters Insurance

by Sue Jahnsen

If you live in a rental home or apartment, you will need a renters insurance policy. Despite the fact that rented homes are more likely to be burglarized than owner-occupied properties, nearly 60 percent of renters don't have a renters policy.

"If you rent a house or apartment and think that your landlord is financially responsible when there is a fire, theft or other catastrophe—think again," warns the Insurance Information Institute. "Your landlord may have insurance to protect the building you are living in. But your landlord's policy won't replace your personal possessions or pay for your living expenses while the building is being repaired. The only way to protect yourself financially against disasters is to buy a renters insurance policy." Renters insurance covers your possessions, liability and additional living expenses. Let's take a look at these three types of protection:

Possessions

Standard renters insurance protects your personal belongings against damage

from fire, smoke, lightning, vandalism, theft, explosion, windstorm, water and other disasters listed in the policy. Floods and earthquakes are not covered.

To decide how much insurance to buy, you need to know the value of all your personal possessions—including furniture, clothing, electronics, appliances, kitchen utensils and even towels and bedding. The easiest way to figure this out is to create a home inventory, a detailed list of all of your personal possessions and their estimated value.

Note that a standard renters policy offers only limited coverage for items such as jewelry, silver, furs, etc. If you own property that exceeds these limits, it is recommended that you look into scheduling these items onto your policy, and in some cases a separate floater policy is needed.

Liability

Standard renters insurance policies also provide personal liability protection in the event you or members of your family cause injury to others or damage their property.

If you are sued, the liability portion of a renters policy may pay for both the cost of defending you in court and for court awards, up to the limit of the policy.

Liability limits generally start at about \$100,000. Your policy may also provide No-Fault Medical coverage. If visitors are injured in your home, regardless of fault, you can submit their medical bills directly to your insurance company. You can generally get \$1,000 to \$5,000 worth of this coverage. It does not however, pay medical bills for your own family or your pets.

Additional Living Expenses

Many people are pleasantly surprised to learn that a specific amount of Additional Living Expense (ALE) coverage is typically included in a renters insurance policy.

If the home or apartment you are renting is damaged or destroyed and you need to live elsewhere while it is being repaired or rebuilt, renters insurance will pay up to a specific amount for additional living expenses—an example of additional costs; having to live away from your home, such as hotel bills, temporary rentals, restaurant meals, etc.

One of the best things about renters policies is that they often qualify for additional discounts on your auto insurance policy when they are both written with the same company. Need help deciding what coverage is best for you? Contact us today!



CIC Honors

Christina M. Ades, Vice President was recently honored for her ongoing pledge to education, commitment to

excellence and dedication to the insurance profession. The Society of Certified Insurance Counselors (CIC) presented Ms. Ades with a formally-inscribed certificate for her continued participation in the CIC Program.

Earning her CIC designation and maintaining all update requirements for 20 years places Christina Ades in the top one percent of all insurance professionals in the country. "The high standard maintained by Ms. Ades not only benefits Kessler Alair Insurance but the insurance profession as a whole," said Dr. William T. Hold, CIC, CPCU, CLU, President of the Society of CIC.

The Society of CIC is an organization nationally recognized as a leading continuing education program of insurance professionals. A not-for-profit organization, the Society of CIC is the cornerstone program for the National Alliance for Insurance Education & Research, headquartered in Austin, Texas.



Welcome!

Alex Martinez
Personal Lines
Customer Service Rep

Alex Martinez has 16 years of dedicated insurance industry experience. Since beginning her career as a receptionist, she has filled many positions such as office manager, commercial CSR, and personal CSR.

As a Personal Lines Customer Service Representative for Kessler Alair, Alex enjoys the satisfaction of educating clients on what coverage they need and developing a relationship of trust. Having been raised in El Paso, Texas, she has a special passion for helping the Hispanic community get educated on insurance products and help them protect their assets. At Kessler Alair, that passion is translated into providing clients with a compassionate ear and a dedication in seeing their lives bettered in every way possible.

Kessler's Client Corner:



Owners of Ray May Plumbing with their longtime agent, Dennis and CSR, Mary from Kessler Alair.



After serving his country in World War II, Ray May returned home from the Philippines in 1946 and began working in the plumbing field. In 1957, he entered into a partnership with another plumber.

This lasted until 1961 when Ray chose to strike out on his own. With his wife Betty by his side, the pair founded Ray May Plumbing. The two worked tirelessly and watched the business steadily grow. In 1978, Ray broadened the scope of the business to include the retail store and showroom. With years of experience in the family business, Ray's eldest son Dennis and daughter Sandy took their current ownership roles in 2003. A family owned and operated business since 1961, they have been insured with Kessler Alair for most if not all of those 50 years!



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2 Locations to Serve You:

College Business Park

2335 W. Foothill Blvd., Suite #3
Upland, CA 91786

Victoria Gardens

12487 N. Mainstreet, Suite 240
Rancho Cucamonga, CA 91739

Congratulations...

Congratulations to Kenn & Sherri S. of La Verne! They recently celebrated 30 years with Kessler Alair. Who has been with Kessler Alair the longest? Even if it hasn't been 30 years – call or email us and tell us your story. Tell us your first memory of working with Kessler Alair. We are collecting these types of stories for our company history.

**Staff Anniversaries
October to December 2012**

- Sandy Roberts..... 35 years
- Dennis Ferguson..... 26 years
- Michael Kessler..... 8 years
- Kara Slocum..... 7 years
- Carrie Adams..... 6 years
- Michael Donaldson..... 4 years
- Natalie Nielsen 1 year