

For a Range of
Reasons



Happy Holidays!



Dear Customers and Friends,

As another year draws quickly to a close, we pause to reflect on the blessings of our association with you and with our Kessler Alair Insurance family. Our history demonstrates our dedication to the insurance agency business in the Inland Empire and surrounding communities. Although the pace of change is ever increasing, we continue to customize our structure as the culture, economy and growth of this area have developed. In spite of this, a few things continue to remain the same here at Kessler Alair Insurance:

We Answer Our Phone

You will always be greeted with a live, friendly voice. This is almost unheard of with most companies these days. You are important to us!

We Provide a High Level of Personalized Service

To us, service means we get to know you and what individual needs you may have. We reach out through newsletters, emails and phone calls to help you get to know us better as well. Through strong communication, you know that we will be available when you have a question about coverages, need a new policy, and most importantly, in the event of a claim. As an independent agent we work for *you*, not the insurance companies.

We Care

We care for you. We care for our employees. We care for our community. Over the years, our agency and family of employees have dedicated many hours of service to a variety of organizations such as Girl Scouts and Boy Scouts of America, as well as many blood drives. In addition, we are involved with the Be Perfect Foundation, a local non-profit that supports spinal cord injury victims and their families. Visit their website at www.beperfectfoundation.com to learn more about supporting this worthy cause.

Families continue to come first here at Kessler Alair Insurance. We hope that you are able to take time to draw your loved ones a little closer to enjoy the holidays ahead. We are thankful for you and the trust you place in us. May safety and prosperity be your companions in the days ahead.

Sincerely,
Brad Kessler

Named Insured – Do You Have it Right?

by Christina Ades

Do you have a financial investment in a piece of real property (primary residence, rental property, and/or commercial property) that is owned with others? Do you live in a home where your name is not on the title of the house but you believe you and your belongings are covered under the owner's home insurance policy? Is there more than one family living in your home, or do you sublease an office space from another business?

Chances are if you answered yes to any of these questions you may not be insuring the real property or your belongings properly. In order to protect your assets you need to make sure you have the proper named insured listed on the policy. It doesn't matter if we are talking about personal lines policies or commercial policies; the named insured(s) needs to be listed properly on the policy based on the financial interest in the property. The named insured is the person, people or entity(ies) shown in the declaration page.

For example, if you and another person own 50% each of a property, but you insure the property solely with only your name listed

on the policy you may be unhappy when the claims adjuster settles the claim. You may only be reimbursed for 50% of the loss regardless if you insured the entire structure. Your percentage of insurable interest would be paid based on your ownership percentage as the listed named insured, and not the loss amount. What happens to the other partner? Unless the other person is named on the policy, there could be no coverage for them. While they did have an insurable interest in the property, their interest was not identified.

Another reason to update the named insured on your insurance policy is if you transferred title of the property into a trust. It is the responsibility of the owner of the property to provide the correct named insured and additional named insured(s) on the policy to protect from uninsured or partially insured losses. You don't want to be told you have an uninsured loss when a claim occurs.

Please call us to make sure you have the named insured(s) listed appropriately on your policy.

Remembering Sandy Roberts



It is with heavy hearts that we announce the passing of one of our principals and friend, Sandy Roberts. She left this life on June 17, 2014. For Sandy Roberts, working with

Southern California residents to meet their insurance needs was not just a job it was part of her heritage. She began her journey in the insurance field in 1977 at Hammer Insurance, an agency her father founded in 1949. Sandy merged her agency, Hammer Insurance, with Pittenger Alair in 1991, and then into Kessler Alair in 1997, when the two agencies merged.

Sandy grew up in Pomona and Claremont, California and enjoyed the wonderful sense of community our area is known for. She was a graduate of Stanford University and enjoyed her semi-retired schedule from her home in West Los Angeles. There was not a client that she worked with that did not become her dear friend in the process. The same was true of all who worked with Sandy. She sincerely cared for each one of us and reached out to us in genuine friendship with an ear to listen to what was going on in our lives.

In addition to her work at Kessler Alair, Sandy enjoyed gardening, traveling, music and theater; however, her number one passion was spending time with her son and loving granddaughter.

We all enjoyed working with Sandy, and will miss her dearly. She had a huge heart and time for everyone and that's why her loss has saddened everyone so deeply.

Her accounts have been serviced by our wonderful staff of professionals over the years. The support staff behind the work Sandy handled remains intact. Many of our employees have had the opportunity to work directly with Sandy's clients. Please rest assured our team will perform at the same high standards you have come to expect.



Kessler Alair Insurance Services
invites you to help support
Spinal Cord Injury victims by dining at the
Upland Farmer Boys location on:
Thursday, November 13th

Valid All day- 6am to 10pm
Take out or Dine-In
Mention **Be Perfect** when you order!



Congratulations to Michael and Rachel Kessler on the birth of their second child and first son, **Charles Jacob Kessler**, weighing 8 lbs., 14 oz. at 19.5" long.



Congratulations to David and Giuliana Foote on the birth of their first child, a baby girl named **Olivia Ann Foote**, weighing 7 lbs., 7 oz. at 19.5" long.

Welcome!

New Employee: Valerie Hartman



The "happiest place on earth" not only describes one of Valerie Hartman's favorite pastimes as a frequent

Disneyland visitor, but also describes her love of serving commercial lines during her eight year tenure in the insurance industry. She enjoys learning about Inland Empire businesses, both old and new, while building strong relationships and serving clients throughout our community. Outside of work, Valerie can be found with her husband, son and daughter locally in Rancho Cucamonga or further south in Long Beach, visiting family, friends, and their favorite restaurants.

*Disney Lover, Beachcomber,
and Insurance Agent!*



Be Perfect Event a Success!



We are thrilled to share that the **Be Perfect Foundation's** fundraising event, that they held on September 27th, was a great success. Over 900 people were in attendance being inspired by performances and speakers to help increase awareness of the plight of those that suffer from spinal cord injuries.



Kessler Alair Insurance would personally like to thank Zeke King Custom Guitars, First Insurance Funding, My Delight Cupcakery of Ontario, Rocky Mountain Chocolate Factory of Victoria Gardens, Safeco Insurance-Jeff Hahn, and our generous employees that all contributed to various items that were auctioned that evening. We were thrilled to attend!



SPY Challenge for You

We have added business view pages on google maps that allow you to take street view to a whole new level. Did you know you can even visit many national parks this way and never leave the comfort of your home?

We will have a drawing for all entries with the correct answer of *"How many chairs are in our conference room?"* The winner will receive the **Ultimate Movie Experience Package** that includes 2 tickets and a \$10 concession cash card.

- Go to Google and search "Kessler Alair Rancho Cucamonga".
- Hover over the Rancho Cucamonga Address until a picture with "See Inside" shows up.
- Click on the picture "See Inside".
- Look around the office until you see the conference room and count the number of chairs around the table.

Then send your entry by November 30th to email@kessleralair.com for your chance to win.

Kessler's Client Corner: Martel Interiors & Home Furnishings, Inc.

In just over 30 years, **Martel Interiors & Home Furnishings, Inc.**, has become the Inland Valley's premier design firm in commercial and residential design. From conception and drawings, from room remodeling to complete project design, to final elements of accessories, lighting and permanent florals, Bonnie Martel-Buccola and her team serve clients with a range of needs and budgets, both locally and nationally. Services are available by project or hourly consultation.

Martel buys its merchandise directly from manufacturers, making pricing very competitive. Their designers work with clients through all phases of the design process to ensure complete customer satisfaction. Martel's showroom features furniture vignettes, lighting and accessories, fabrics, wallcoverings, window treatments, countertops, flooring, and even a selection

of beautiful gifts for the home and office.

Martel Interiors would like to invite you to enjoy the holiday season at their annual holiday **Open House** for tempting treats and beverages, demonstrations, shopping and more.

- Christmas tree decorating workshop.
- The Martel team will demonstrate a few fast, fun ways to decorate your rooms for the holidays.
- Pick up your **FREE GIFT!**

Monday, November 17 from 5 - 7 pm

Martel Interiors & Home Furnishings

2377 W. Foothill Blvd.

N/E corner of Foothill & Monte Vista in the

College Business Park

Upland

(909) 946-7121

www.martelinteriors.com



Bonnie and her talented team!



Visit their showroom to enjoy the creativity.





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

PRESORTED
STANDARD MAIL
U.S. POSTAGE
PAID
ANAHEIM, CA
PERMIT #336

2 Locations to Serve You

Representing these and many other quality companies!



KA KESSLER ALAIR
Insurance Services, Inc.

Thank you so much for the confidence you have in our Kessler Alair Family! We strive to continue to be worthy of your referral of family and friends. It is the greatest compliment we can receive and we don't take it for granted. We delivered over 250 Movie Experience packages in 2013 and are well on our way of beating that number this year. We prefer to spend our advertising dollars on **YOU**, our client!

Brad Kessler

Contact Us


Customer Service

909-931-1500^{ph}
800-788-4968^{toll-free}
909-932-2133^{fax}
Se habla Español
Falamos Português
CA License #0A91387

Email insurance@kessleralair.com

Web www.kessleralair.com

 fb.com/kessleralairinsurance

 Find us on Yelp!

Kessler Alair Calendars Are Here!

The Kessler Alair wall calendars as well as gold desk calendars are now 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.**

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

Staff Anniversaries

June to December 2014

Brad Kessler	38 years
Maricela Caraway.....	29 years
Dennis Ferguson.....	28 years
Catherine Dalton.....	22 years
Margaret Cavazos.....	16 years
Mary Wilson.....	16 years
Kristina Allred	12 years
Victoria Haro	11 years
Michael Kessler.....	10 years
Kara Slocum	9 years
Carrie Adams.....	8 years
Michael Donaldson.....	6 years
Lorraine Gonzales.....	3 years
Natalie Nielsen	3 years
Dan Cavazos.....	2 years
Cristina Cleofe.....	2 years
Jackie Gutierrez.....	1 year
Nancy Cordero	1 year
Nicole Gonzalez.....	1 year

Note: Content of this newsletter is for general information only and does not constitute individual investment or coverage advice. Please contact us for more information regarding your specific insurance needs.