



AUTO | BUSINESS | EMPLOYEE BENEFITS | FINANCIAL SERVICES | HEALTH | HOME



Beat the Budget Busting Blockbusters!

by Catherine Dalton

With summer around the corner, fun family events and more free time, are on the minds of my kids. Going to the beach, riding bikes together, and family barbeques are all events that we are looking forward to. Really it comes down to anything but homework right? Another thing we like to do is go to the movies, and with the line up of great movies coming out I am sure you are thinking the same thing. With 3 children at home, paying the price into the theater is not easy to fit in the budget for all the movies we would like to see.

Well Kessler Alair Insurance has a solution for those budget busting blockbusters! Did you know that for over 15 years we have been sending our clients to the movies to thank them for referring their co-workers, friends and family?

It was 2000 when President Brad Kessler felt strongly that it was more important to spend our marketing dollars in thanking our clients for the referrals they send our way. In fact, we reduced other traditional advertising at that time to make it happen. It has proven to be the best investment we could have made. Since then over 3400 movie packages have been mailed out to thank our clients for the trust they have placed in us. At Kessler Alair, we value your referral as the highest compliment and we want to give you something of value as a token of our appreciation in return.

Referrals are the cornerstone of our business and we really appreciate them. We work hard to earn each referral by providing great service and appreciation for your business every day.

If you'd like to see a movie on us, send us your referral and if we write an insurance policy for them, we will give you **"The Ultimate Movie Experience Package"** which includes two movie passes and a \$10 cash certificate that can be used at the concession stand or the ticket booth.

We love thanking those like you that continue to help our business grow.



Getting Your Boat Out of Storage and Into the Water

Summer is almost here, and you're ready to get out on the water. But is your boat ready? While much of your focus will be on the boat itself, don't forget other important things, such as your trailer, vessel registration and, of course, insurance coverage. *We can help you with that.* As far as the boat and trailer, check out these tips from *Discover Boating*,

which provides boating information and public outreach on behalf of the National Marine Manufacturers Association.

Electric and Engine

Your boat's been sitting for a few months, so it's not ready to zip across the water just yet. Here are a few things to check before firing up the ignition:

- Check fuel hoses and system for leaks or damage as well as all other belts, hoses and cables.
- Inspect electrical connections and verify your battery is holding a charge.
- Check all fluid levels and change or top off as needed.

Propellers and Hulls

Damage to your propeller or hull can make for an unpleasant day on the water. Here are some things to look for:

- Propellers that have dings or distortion can make for an unpleasant ride. While securing your propeller, check that the bearings are not worn out.
- Cleaning the hull (use an environmentally safe solution) gives you a good opportunity to check for damage. While you're at it, clean above deck, too.

Trailer

You should treat your trailer with as much care as your boat. After all, you can't go boating if you can't get your boat to the water.

- Inspect the grease fittings on the hubs and reapply grease as needed.
- Test the lights on your trailer each time before you get out on the road.

Safety Equipment

No matter how well your boat runs, you should never run it without the proper safety equipment. So take inventory of what's on board to be sure you have:

- Life jackets
- Fire extinguisher
- Carbon-monoxide detector
- Emergency Position-Indicating Radio (EPIRB)
- Working navigation lights

Proper preparation can mean the difference between a great day on the boat and a disastrous one. So take a little time to make this boating season a happy and safe one.



Newport Beach Location

If you are thinking about the beach this summer, remember that we have opened a third office located in Newport Beach! We wanted another convenient location available to serve our current clients as well as be more accessible to the friends and family you send our way. Our address is 4100 Newport Place Drive, Suite 570, Newport Beach. Stop by if you are in the area!

Watch your email

In an effort to communicate more with our clients in a "green" way we have started to send some important updates via email. We promise not to bombard you with weekly emails, rather we want to use this tool to send things that would be of value to you including requests with website links to evaluate your needs on an annual basis as well as share timely tips and information about our agency. Many of you have already responded favorably to this new effort to reach out. If we do not have your email address, or perhaps it has changed in the recent past, please give us a call or send us an email to email@kessleralair.com along with your name so that we can make sure it is accurate in our system. Thank you!

Employee Spotlight



Maira Rhyner

If you were to visit her child's sporting events, you would quickly come to know that Maira Rhyner is their biggest and most supportive fan on the sidelines. With three kids, one in each level of the school system, she has her hands full but enjoys every minute. This type of enthusiasm, as well as over 18 years of customer service experience, is seen as she works with our clients and answers their concerns in both English and Spanish. She is also passionate about Diabetes Awareness and is a registered bone marrow and blood donor. You will quickly know that she is always thinking of others. When she has girl time for herself you will find her dancing to the best of the 80's with friends.

Congratulations! Sharon Rachielles



It is with a feeling of gratitude tinged with sadness that we congratulate Sharon Rachielles on her recent retirement from Kessler Alair Insurance Services. She began her work in the industry when she started as a receptionist at an insurance agency in Memphis, TN in 1968.

She joined Pittenger Alair Insurance in 1994 before it merged with Kessler Alair Insurance in 1997. She is loved by her co-workers for her kind and sweet nature. Sharon has always been known as the most thoughtful and gracious gift giver at our office. Not a holiday went by that she didn't share a treat or card to brighten your day.

Our customers also found it a privilege to work with Sharon. Her patience, diligence and knowledge of insurance products came through as you sought her help and advice. On a more fun note, she is considered the "Bunco Queen" as she loves to get together with friends to play. The Uplanders Club is also blessed to have her as a member where she serves and socializes with other great women in our local community.

Sharon enjoys spending quality time with her husband Brad, son Brian & daughter-in-law Mishele and plans to enjoy more of that in her new found retirement. With her Swedish heritage, she also enjoys collecting wooden Dala horses. We wish her well in this new chapter of her life and know that we will miss her smile at our office.

Do You Uber?



by Michael Kessler
Vice President

In case you have never heard about it, Uber, Lyft or Sidecar are a growing trend of ride-hailing services. Ride-hailing is when a network of people join an organization to put themselves "on call" to provide rides to other members. College students to soccer moms are involved in this part time business to earn a little extra cash. As tempting as it may be to quickly sign up, there are many insurance implications that are involved when you open yourself and your vehicle up to ride-hailing.

The standard personal lines auto policy does not cover you when you "ride-hail". When you use your car for transportation of people or products for a fee, it is considered commercial use and excluded under a personal lines policy. If you are providing a ride-hail service, please check with the company's insurance department to determine what gaps in coverage you may have. There is a current case that involves establishing when the ride-hailing insurance takes over and when, you, the driver is exposed without insurance.

In general, this type of vehicle usage is a new trend and although all the answers are not completely established, we do know that if you want to be an Uber, Lyft, or Sidecar driver you will want to visit their website and review the insurance coverage they provide when you are driving versus waiting for a fare.

Be sure to carefully study the legal terms, conditions and limits of liability to determine whether joining a ride-hail network company is right for you. The appropriate alternative option, if you're a ride-hail driver, is to obtain a commercial auto insurance policy which is specifically designed for this type of usage. Commercial auto insurance rates are not always higher priced, but even if it is, the highest price to pay is to have no coverage whatsoever under your private passenger auto insurance policy when an accident occurs.

Kessler's Client Corner: **B.CANDY**

If you can judge a store by its website you will know that B.CANDY is a delight to the senses! A Kessler Alair customer for the last four years B.CANDY is more than just a one stop shop to pick up your favorite whizzpops, chocolates, or gobstoppers—it's a sweet-lover's paradise where you are invited to fall into your own imagination and experience the wonder! When you step inside this darling store you are brought back to the joy and magic of childhood and all things whimsical.

When Brandy saw "Willy Wonka and the Chocolate Factory" for the very first time, it was from then on she had hoped to create her own candy world. Seeing the customer's faces when they walk in the store is the most rewarding part for her. Their eyes light up every time. B.CANDY is a magical place with desserts that will satisfy anyone's sweet tooth. They have delectable ice cream flavors such as Cookie Monster (cookie dough, chocolate chip cookies, and Oreo cookies in a blue vanilla base) and Chocolate Covered Potato Chip & Caramel. There are also plenty of sweet-themed gifts and toys for those avoiding cavities or calories. When

driving north on PCH you might even catch a glimpse of their B.CANDY mural that changes with the season. It's a great photo-op spot! The store is a family-owned, family-run business where they want everyone to feel like a kid again.

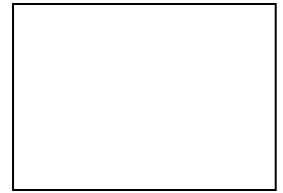
Located in Corona Del Mar at 3100 East Coast Highway they are a must visit as many Google+, Yelp and Urban Spoon reviews will attest. Many are raving about the homemade ice cream and bakery treats that are "out of this world". Their flavors and offerings are constantly rotating because they simply can't choose their favorites. Their menu also includes sweet Wafflepops, mix n' match ice cream cookie sandwiches, and soda floats served in their souvenir color changing cups. Why all the variety? Because for Brandy Valdez (also known as the B.CANDY Queen) and the rest of her team, "Sweets inspire creativity, make us smile and remind us that sometimes in life you just have to treat yourself!" You will definitely want to stop by and indulge.

Send us your Company Facebook or Google+ page address so we can "Like" it! We want to help spread the word about your business.



BCANDY.com





3 Locations to Serve You

Representing these and many other quality companies!



**ENJOY AN
ULTIMATE
MOVIE
EXPERIENCE
ON US!**

If you'd like to see a movie on us, send us your referral and if we write an insurance policy for them, we will give you the **Ultimate Movie Experience Package** which includes two movie passes and \$10 concession cash! We'd like to say "thank you" to all of you that have referred someone to us.

We would love to hear your input! If you have an article suggestion, please give us a call at ext. 122 or email us at: insurance@kessleralair.com.

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.

Contact Us

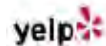
Customer Service

909-931-1500^{ph} • 800-788-4968^{toll-free}
909-932-2133^{fax}
949-536-3700^{ph} • 949-536-3995^{fax}
Se habla Español • Falamos Português
CA License #0A91387

Email insurance@kessleralair.com

Web www.kessleralair.com

 fb.com/kessleralairinsurance

 Find us on Yelp!

3 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

Newport Corporate Tower

4100 Newport PI Dr, Suite 570
Newport Beach, CA 92660

**Staff Anniversaries
January to July 2015**

Brad Kessler	39 years
Mary Strohman	28 years
Leslie Hayes	27 years
Christina Ades	27 years
Sue Jahnsen	18 years
Margaret Cavazos	17 years
Mary Wilson	17 years
Christine Zook	14 years
Kristina Allred	13 years
Christopher Allred	12 years
Alex Martinez	3 years
June King	2 years
Valerie Hartman	1 year
Maira Rhyner	1 year

