



For a Range of Reasons

FALL/WINTER 2015

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

Tis the season...Here's the Reason

When it comes to the holiday months, most of us love the idea of being in our home with a “warm and fuzzy” blanket enjoying a little down time. Even a little rain outside makes the scene more inviting. Sometimes it is the very thought of this setting that can get us through the ups and downs that are found in our lives every day. For your peace of mind, we hope you can think of the “warm fuzzies” you encounter while working with Kessler Alair Insurance and know that we are here ready to help you work through whatever insurance challenge you may come upon.

At Kessler Alair Insurance, we are your independent agent. We pride ourselves on not only finding you the most cost effective rate and quality insurance coverage, but also in the level of personal customer service that we strive to provide. Here are just a few reasons why you benefit by having your policies with Kessler Alair Insurance :

- **We answer our phone.** We receive daily compliments about the kindness and proficiency of our receptionists. Most other companies greet you with long waits with a frustrating automated system. We also have people in the office from 8am to 5pm every weekday. We don't close for lunch like many other agencies. We want to be sure you have the ability to contact us when it is convenient for you.
- **You have a designated Customer Service Representative.** Most of our customers know their CSR by name and our CSR's come to know you. They are genuinely interested in doing all they can to help you whether it is with a rate, policy change, or a claim. They care, and often become trusted friends advocating for you. If by chance your CSR is not in the office you can rest assured there is a team ready to take your call and provide the service you need. Most of our staff has been with Kessler Alair for an average of 15 years.
- **Local, Local, Local.** We have 3 locations to keep us very local to a majority of our customers. We strive to be involved in the community through events, high school sports, and other charitable giving. You know that when you work with us, you are supporting a local business that cares.
- **One Stop Shop!** We have numerous companies to quote from as well as expertise in many insurance policy types from your Auto and Home to Business insurance and Benefits. You can take care of all of your insurance with ONE call. And that can make managing life a lot easier.

So even though “the weather outside is frightful”, you can rest assured you have a great team at your side. We hope you see the value we provide as your agent and continue to allow us to care for you and your family through all the ups and downs in life.

Sincerely,

Brad Kessler

Brad Kessler





Be a Hero Be Ready!

Earthquakes, Godzilla-El Nino, Oh My!

Wherever you look, natural disasters are being predicted or occurring all around us. We have even seen quite a bit of damage recently with flooding. Weather experts are predicting a "Godzilla" El Nino season for this coming winter and spring, other trusted sources from NASA's Jet Propulsion Laboratory and USC are predicting a devastating earthquake before April 2018. With all of this coming at us left and right, it is a wonder that we can wake up every day and move forward. All these forecasts can be a serious cause of anxiety for even the strongest individual.

As controversial as some of these predictions may be, there is only one way to deal with this type of news, and that is to be more prepared. There are numerous government websites and booklets available to help everyone understand what it takes to be prepared for these types of disasters. A website won't be there if the power is out, so studying and preparing the basic necessities to protect yourself and family, whether you are at home or at work, is a priority. If you are interested in more extensive training, often your city will have a CERT or Community Emergency Response Team that provides training for citizens to be prepared in times of distress.

From an insurance perspective it is very important to note that flood is **NOT** covered under your home insurance policy. This is a peril that is covered only with a specific flood insurance policy. Take a minute to visit NFIP at www.floodsmart.gov. You can research your address to determine how likely it is to flood and help you decide if you want to purchase a flood insurance policy. This educational website also shares how you can prepare yourself before a flood. Many of these same principles apply to earthquakes and other disasters so the advice should be followed in earnest. Here is a summary with

more details found at www.floodsmart.gov/floodsmart/pages/preparation_recovery/before_a_flood.jsp.

- 1.Safeguard your possessions.** Create a personal file containing information about all your possessions and keep it in a secure place, such as a safe deposit box or fire and waterproof container. This file should include a copy of your insurance policies with your agents contact info as well as a household inventory and other critical documents including finance records and receipts of major purchases.
- 2.Prepare your house.** For flooding, make sure your sump pump is working and then install a battery operated back up in case of power failure. Clear debris from gutters and downspouts, know where turn offs are for water heaters, gas lines and main water service to your house. For flooding, be prepared with cement blocks so you can raise the furnace, water heater and other appliances.
- 3.Develop a family emergency plan.** Create a safety kit with drinking water, canned food, first aid, blankets, a radio and a flashlight to help you through the first 3 hours. Store additional supplies of these items so you can survive without government assistance for at least 7+ days. Specify an out-of-state relative or friend to be your emergency family contact. And of course have a plan to protect your pets as well.

We are lucky to have a high quality store right here in the Inland Empire that provides all the basics and beyond for emergency preparedness.

Prep and Save
436 North Central Avenue
Upland, CA 91786
(909) 297-5801
prepandsave.com

See the coupon offer for our customers on page 3.

Congratulations

Maricela Caraway

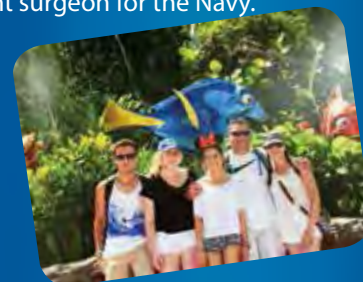


2015 marks 30 years of service for our Controllor and Human Resource Director, Maricela Caraway. Maricela came to the company as a part

time file clerk in 1985 and worked through the ranks to Controllor and HR Director. Yes, we know, if you look at her picture you know she must have started at age 10. It is the agency's strong foundational belief, in creating opportunity and supporting the family life of each employee that is a large part of why she has devoted her career to Kessler Alair. The agency proved its commitment to supporting her role as a mother when, after the birth of her third child 16 years ago, she was able to move her office to her home.

Although she may do most of her work from a distance, she is in constant contact with the employees in helping Kessler Alair Insurance maintain their status as one of the "Inland Valley's Best Places to Work". She is integral in the hiring process and is passionate about creating the perfect team to provide the best quality customer service to our clientele.

When she is not working, you can find Maricela with her husband and their 3 grown children involved in many activities throughout the Inland Empire, such as hiking, biking, camping, and surfing the beautiful California Coast. In fact they love Disneyland so much that for many years they drove across the country to visit Disneyworld; camping all along the way. They are very proud that their oldest was awarded a Navy scholarship and is studying to be a flight surgeon for the Navy.



Exclusive offer for Kessler Alair Insurance Clients

Bring in this ad for

20% Off
any one item!



Location:
436 North Central Avenue
Upland, CA 91786
(909) 297-5801

Store Hours:
Tuesday - Saturday
10:00am - 6:00pm
Closed Sunday and Monday

Legacy Sidewalk

The Legacy Sidewalk has been created just outside the doors of Project Walk at The Claremont Club. The bricks have been laid and the bench has been placed. Over 30 bricks have been dedicated so far but there is room for more. Show your support for spinal cord injury victims and get yours today!

Call 1-888-436-2788 to find out how you can purchase a brick.



The 2016 Kessler Alair Calendars are here! Call us to get yours today!

Kessler's Client Corner: **Kolache Factory**

Pronounced: "Ko-Lah'-Chee"

Have you ever heard of this warm, delicious, slightly-sweet, fresh-baked pastry traditionally filled with sausage, cheese or fruit? Although new to California, they have been a staple in Texas and other states for over 30 years with a very loyal customer base. Kessler Alair customers Ted and Kathy Skaff have just celebrated their 2nd Anniversary of opening the first Kolache Factory in California located at **14091 Newport Avenue in Tustin.**



The inspiration to share the love of Kolaches had long been a dream of Kathy Skaff, born in Houston, Texas where she grew up eating the tasty pastry. Kathy's late father, Dr. Abraham Frech, always wanted to open a Kolache Factory because of their delicious food. Abraham died before Skaff's first son was born, but 6 years later, she knew the time was right to realize the family dream.

What is a kolache? The freshly, baked kolaches are a modern variation of the pastry roll that originated in Czech Republic centuries ago. Czech immigrants, who settled in central and south-central Texas brought this Old World treat to the New World in the 1800s, and it has evolved since then into a delectable American staple. They are self-contained and truly neat to eat and conveniently consumed anywhere – from the car to the office to the baseball field. Using a variety of the finest ingredients, such as meats, cheeses and fruits, all of the kolaches are baked fresh daily in the bakery-café.

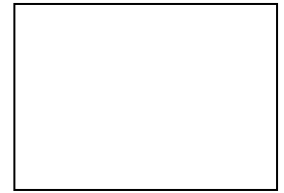
Kolaches are both delicious and affordable. Prices per kolache start as low as \$1.09. To view their full menu, visit **www.kolachefactory.com/menu**. In addition to serving various types of kolaches, customers can also enjoy gourmet coffees and a variety of traditional pastries such as cinnamon rolls, croissants, strudel niks and other delicious treats.



Kolache Factory
14091 Newport Avenue
Tustin
www.kolachefactory.com



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



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 Pl Dr, Suite 570
Newport Beach, CA 92660

Staff Anniversaries August to December 2015

Maricela Caraway.....	30 years
Dennis Ferguson.....	29 years
Catherine Dalton.....	23 years
Victoria Haro.....	12 years
Michael Kessler.....	11 years
Kara Slocum.....	10 years
Carrie Adams.....	9 years
Michael Donaldson.....	7 years
Lorraine Gonzales.....	4 years
Dan Cavazos.....	3 years
Cristina Cleofe.....	3 years
Jackie Gutierrez.....	2 years
Nancy Cordero.....	2 years
Nicole Gonzalez.....	2 years

