



For a Range of Reasons

SUMMER 2019

Whole lotta shaking going on!

As we have recently been reminded – **EARTHQUAKES WILL HAPPEN!** And whether or not an earthquake becomes a disaster boils down to one word: **preparation.**

If You're Inside, Stay Inside

First things first: if you feel an earthquake, resist the urge to run outside. Here in California, modern buildings are designed to withstand large earthquakes, but windows can shatter onto the street below, and exterior masonry may fall off as well. What if you're outside? In that case, get away from trees and power lines as well as buildings (which likely won't fall but may drop debris on you). If you can shelter in place, do so.

Drop, Cover, and Hold On

The best way to shelter in place is to drop, cover, and hold on. When the quake starts, drop to the floor as soon as you can. If a table or other form of cover is nearby, then move quickly (crawling works) to get underneath it. Finally, crouch in position, with one arm over your neck and head, and another holding on to the table leg.

Text Don't Call

After the earthquake, it's natural to want to reach out to friends and family. Keep in mind that a text will have a better chance of getting through than a phone call, which is more likely to experience network congestion. Everyone will be safer if you limit your calls after an earthquake. Likewise,

don't call 911 unless you're experiencing a true emergency. Unless someone is hurt, leave that system open for first responders to get to the injured as quickly as possible.

Easy Ways to Prepare

- Keep a flashlight and a pair of shoes next to your bed. This way, if a quake hits in the middle of the night, knocking out power, you'll be able to make your way through a darkened house after the quake.
- Your water supply may be compromised. Keep several gallons of water on hand, just in case. It's also a good idea to have a stock of canned goods—and a manual can opener.
- Keep a folder or binder with copies of important documents in an easily accessible place, so you can literally grab it and go.

How To File A Claim

If you have experienced damage or loss, contact Kessler Alair immediately. Be sure to document any damages by taking photos and videos of earthquake damage to your house and its contents before you clean up.

If you don't have earthquake insurance, contact us and we can provide you with information you need to make sure your home and property is protected.

For more information, visit
www.fema.gov/earthquake-safety-home

TEEN DRIVING STATS

The fatal crash rate per mile driven by **teen drivers ages 16-19** is **3x higher** than the rate for older drivers.²



Motor vehicle accidents are **the leading cause of teen deaths** in the U.S.¹



On average, **6 teens die every day** in the U.S. from motor vehicle injuries.¹



88% of teens who self-identify as "safe drivers" admit to **multi-tasking while driving**.³

6 out of 10 teen crashes are caused by driver distraction.²



Teens are more likely than older drivers to **speed and follow other vehicles at an unsafe distance**.¹



Compared to other age groups, teens have the **lowest rate of seatbelt use**.¹

The fatal crash **risk increases for each teenage passenger** in a teen driver's car.¹



Parents are key to safer teen driving.

Have you established safe driving rules with your teen? Talk to your independent agent today for more information about Teen Safety Rewards™ and how to help your teen be a safer driver.

¹ Centers for Disease Control and Prevention ² Insurance Institute for Highway Safety ³ Data from Liberty Mutual Insurance and SADD (Students Against Destructive Decisions) survey

©2019 Liberty Mutual Insurance

Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, Massachusetts 02116. The materials herein are for informational purposes only. All statements made are subject to provisions, exclusions, conditions and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Eligibility is subject to meeting applicable underwriting criteria.

Safeco Insurance
A Liberty Mutual Company



Tracie Greathouse
Sales Executive

As the newest member on the Kessler Alair team, Tracie Greathouse comes with a varied background in financial services, real estate and sales. She loves to help people, go salsa dancing and bring a positive vibe wherever she goes. She's a devoted wife and proud mother of two teenagers. Tracie is active in her church and loves to lift the spirits of anyone who needs to smile. She is happy to be a part of such a great team of professionals so dedicated to the customers they serve.



Fast Facts About Federal Real ID Act Requirements

What is REAL ID?

Beginning October 1, 2020, the federal government will require your driver license or ID card to be **REAL ID** compliant if you wish to use it as identification to board a domestic flight or enter secure federal facilities that require identification. The California DMV now offers federal compliant REAL ID driver licenses or ID cards.

Do I Need a REAL ID?

Starting October 1 2020, you will need a REAL ID or other federally approved identification (passport, military ID) to pass TSA airport checkpoints nationwide or visit secure facilities.

You do not need a REAL ID if:

- you know you will not be boarding a domestic flight or visiting a secure federal facility, such as a military base
- OR will use other approved documents as identification.

If you don't choose a REAL ID, you will receive a Federal Non-Compliant Card with the phrase "Federal Limits Apply." Those under 18 are not required to have a REAL ID to fly.

How to Get a REAL ID:

In order to get a REAL ID you must go to a DMV office and bring proof of:

- ① Identity
- ② Social Security number
- ③ California address

NOTE: Name change document is required if the name on your identity document is different than your current legal name.

PLAN AHEAD!

- Make an appointment for your REAL ID visit
- Complete the online driver license/ID card application before you go
- Bring the application fee:
\$35 for Driver License or
\$30 for ID Card

Find more information on REAL ID, an interactive document checklist, and answers to FAQ at:
REALID.dmv.ca.gov

Did you know that water damage is the second most frequently filed loss experienced by homeowners and renters each year? Kessler Alair is here to help you understand the risks, advise you on prevention and share the resources available if you experience a water loss.

Water is a necessity in our daily lives, but it can wreak havoc in your home if it runs loose. This costly and burdensome damage is more common than you think. Call us if you have any questions!

Tips to protect your home from water damage:

KNOW where your main water valve is located so you can shut it off quickly in case of an emergency.

MONITOR your water bill. A bigger water bill may indicate that you have a leak somewhere.

REPLACE the hoses on your washing machine, dishwasher, and other appliances periodically. Consider replacing a rubber hose with a steel braided one to increase durability and longevity.

INSPECT your water heater annually for signs of corrosion or leaks. Aging water heaters can weaken over time, increasing their likelihood of rupturing.



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

3 Locations to Serve You

Representing these and many other quality companies!



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.

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

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!

Follow us on Instagram
[kessleralair](https://www.instagram.com/kessleralair)

Staff Anniversaries January 2019 to July 2019

Brad Kessler	43 years
Mary Strohman	32 years
Leslie Hayes	31 years
Christina Ades.....	31 years
Sue Jahnsen.....	22 years
Margaret Cavazos.....	21 years
Mary Wilson.....	21 years
Christine Zook	18 years
Kristina Allred.....	16 years
Christopher Allred.....	16 years
Alex Martinez.....	7 years
June King.....	6 years
Maira Rhyner	5 years
David Kessler.....	3 years
Tanner Kuramata	3 years