



Dedicated to servicing all of your California insurance needs!

August 2011

Summer's winding down...



If you're anything like us, the summer has flown by once again. To the chagrin of students and the joy of parents, classes start **NEXT WEEK!** Where did the time go?

Labor Day marks the unofficial end of the summer and we'd love to hear about your plans for the holiday. We'll feature some of the best suggested plans in this space next month. We'll draw a suggestion at random and the winning suggestion will get a \$25 gift card to our featured partner of the month, California Sport Design!

The 411 on Coinsurance

Coinurance can be described as a property insurance provision that imposes a penalty on an insured's loss recovery if the limit of insurance purchased is not at least equal to a specified percentage of the value of the insured property.



The concept of coinsurance can be confusing to insured without a clear understanding of its purpose. The purpose of coinsurance is to avoid inequity and to encourage insureds to carry a reasonable amount of insurance in relation to the replacement value (or actual cash value, depending on which basis the policy is written) of their property. Consequently, coinsurance provisions typically are incorporated into property insurance policies.

[Click here to learn more](#)

Journey for Jessica



Our agency is trying to spread the word about an amazing young woman and a cause worthy of your attention. The young woman's name is Jessica Huse and this is part of her story....

On August 9, 2009: 18 year old Jessica was on her way to church when she was struck in her VW Beetle by an oncoming car. Click below to find out more about Jessica. Donations of time, money or services are greatly appreciated.

[Click here to learn more about how you can help!](#)



[View our Coupons Page](#)



Stay connected:



Attention Business Owners

If your business could use some additional exposure at no cost, contact us today. To see how we go the extra mile, visit our Partners Page.

[Click here to learn more](#)

Walk-a-Thon for Jessica!

Our agency was fortunate to take part in 2nd Annual Journey for Jessica Walk-A-Thon on Saturday, July 30th. To see a photo of the event, as well as some other great pics of our staff and what were up to, click the link below.

[Click here to learn more](#)

Business Spotlight

As part of our Partners Program, we're turning the spotlight on California Sport Design who wants to empower your team, school, business or organization with quality design, promotional screen printing and embroidery services.

[Click here to learn more](#)

[Click here to see their video](#)

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